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Scientific and Technical Information Center

Requester's Full Name: Raquel Alvarez Examiner #: _____ Date: _____
Art Unit: _____ Phone Number 305-0456 Serial Number: _____
Mail Box and Bldg/Room Location: 2015 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: _____

Inventors (please provide full names): _____

Earliest Priority Filing Date: _____

**For Sequence Searches Only* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.*

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	Type of Search	Vendors and cost where applicable
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Online Time: <u>135</u>	Other _____	Other (specify) _____

Search prepared for: Raquel Alvarez

By: Sylvia Keys

Date: July 15, 2002

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Sylvia Keys
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L5: Entry 1 of 1

File: TDBD

Sep 1, 1987

TDB-ACC-NO: NN87091504

DISCLOSURE TITLE: Method to Allow Diagnostics Developed by a Third Party to Be Integrated Into Released Diagnostics

PUBLICATION-DATA:

IBM Technical Disclosure Bulletin, September 1987, US

VOLUME NUMBER: 30

ISSUE NUMBER: 4

PAGE NUMBER: 1504 - 1505

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8/5/1

DIALOG(R)File 139:EconLit

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606031

TITLE: Wege aus der Verschuldung: Reform der Lohnpfandung. (Getting Out of Debt: Reforming the Garnishment of Wage. With English summary.)

AUTHOR(S): Zaborowski, Christoph; Zweifel, Peter

AUTHOR(S) AFFILIATION: Zurich, Germany; Sozialökonomisches Institut, U Zurich

JOURNAL NAME: Jahrbucher fur Nationalökonomie und Statistik,

JOURNAL VOLUME & ISSUE: 222 2,

PAGES: 258-79

PUBLICATION DATE: 2002

ISSN: 0021-4027

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Garnishment of wage as a way for creditors to enforce **payment** by unwilling or insolvent debtors, while very common in Germany and Switzerland, is not very successful. Based on a dynamic model of debtor behaviour, this paper explores two alternatives of reform. One is to reduce the rate of garnishment, which at present amounts to 100 percent of the wage income exceeding a defined subsistence level, thus probably destroying incentives to work. According to model simulations, reducing the rate of garnishment is likely to result in an increase of labour supply but a decrease of garnishment revenue per period. Second, the introduction of a debt release as it exists in the **United States** would have an ambiguous effect on labour supply. While providing debtors with a fresh start, it would result in a partial loss for creditors. A Pareto improvement thus does not seem to be possible. When taxpayers as an involved **third party** are taken into **account**, however, a potential Pareto improvement appears not attainable through debt release.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Germany; Switzerland

DESCRIPTOR(S) (1991 to Present): Personal Bankruptcy Law (K350); Time

Allocation and Labor Supply (hours of work, part-time employment, work sharing, absenteeism) (J220)

8/5/2

DIALOG(R)File 139:EconLit

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508078

TITLE: Getting Out of Debt: Garnishment of Wage in Whose Interest?

AUTHOR(S): Zaborowski, Christoph; Zweifel, Peter

AUTHOR(S) AFFILIATION: Socioeconomic Institute, U Zurich; Socioeconomic Institute, U Zurich

JOURNAL NAME: European Journal of Law and Economics,

JOURNAL VOLUME & ISSUE: 8 3,

PAGES: 207-30

PUBLICATION DATE: November 1999

AVAILABILITY: Publisher's URL

ISSN: 0929-1261

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Garnishment of wage as a way for creditors to enforce **payment** by unwilling or insolvent debtors, while very common in Germany and Switzerland, is not very successful. Based on a dynamic model of debtor behaviour, this paper explores two alternatives of reform. One is to reduce the rate of garnishment, which at present amounts to 100 percent of the wage income exceeding a defined subsistence level, thus probably destroying incentives to work. According to model simulations, reducing the rate of garnishment is likely to result in an increase of labour supply but a decrease of garnishment revenue per period. Second, the introduction of a debt release as it exists in the **United States** would have an ambiguous effect on labour supply. While providing

debtors with a fresh start, it would result a partial loss for creditors. A Pareto improvement thus does not seem to be possible. When taxpayers as an involved **third party** are taken into **account**, however, a potential Pareto improvement appears attainable through debt release.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Germany; Switzerland

DESCRIPTOR(S) (1991 to Present): Consumer Economics: Empirical Analysis (D120); Time Allocation and Labor Supply (hours of work, part-time employment, work sharing, absenteeism) (J220); Financial Institutions and Services: General (G200); Wages, Compensation, and Labor Costs: Public Policy (wage subsidies, minimum wage legislation) (J380); Wage

8/5/3

DIALOG(R)File 139:EconLit

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501850

TITLE: The Effect of Pricing on Demand and Revenue in Federal Reserve ACH Payment Processing

AUTHOR(S): Stavins, Joanna; Bauer, Paul W.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of Boston; Federal Reserve Bank of Cleveland

PUBLICATION INFORMATION: Federal Reserve Bank of Boston Working Paper: 97/06 PAGES: 38

PUBLICATION DATE: October 1997

AVAILABILITY: Copies available from: Research Library, Federal Reserve Bank of Boston, P.O. Box 2076, Boston, MA 02106-2076. Website: www.bos.frb.org/economic/wpchrono.html

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Because the automated clearinghouse (ACH) has been found to have lower social costs than paper checks, the Federal Reserve has been promoting more widespread use of ACH by lowering ACH processing **fees**. In this paper we have obtained the first numerical estimates of ACH demand elasticities, a measure of the responsiveness of ACH demand to price changes. In order to determine how robust the estimates are, various methods were employed to estimate the demand elasticities. Our results show that the volume of ACH items processed by the Federal Reserve does respond to changes in per-item **fees**. We find that demand for ACH credit is elastic, while demand for ACH debt is inelastic. The difference most likely arises from high customer resistance to automatic **payment** deduction and from low market penetration of that service among companies. Demand for origination was found to be somewhat more elastic than demand for receipt. We then examined how volume growth initiated by a price cut affected **unit** costs. Given the relatively large scale economies found for ACH, volume growth leads to lower **unit** costs. However, to outweigh revenue lost as a result of a price decline, ACH volume would have to increase by an amount greater than our estimates indicate is likely. Consequently, a decline in per-item ACH **fees** would likely lead to lower net revenues.

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DESCRIPTOR(S) (1991 to Present): Money Supply; Credit; Money Multipliers (E510); Central Banks and Their Policies (organization, case studies, lender of last resort issues) (E580); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Domestic Monetary Policy, Including All Central Banking Topics (3116); Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120)

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DIALOG(R)File 139:EconLit

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498489

TITLE: Developing Indicators to Provide Early Warnings of Banking Crises

AUTHOR(S): Gonzalez-Hermosillo, Brenda

AUTHOR(S) AFFILIATION: IMF

JOURNAL NAME: Finance and Development,

JOURNAL VOLUME & ISSUE: 36 2,

PAGES: 36-39

PUBLICATION DATE: June 1999

AVAILABILITY: Publisher's URL

ISSN: 0015-1947

DOCUMENT TYPE: Journal Article

GEOGRAPHIC LOCATION DESCRIPTOR(S): **Global**

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions;

Mortgages (G210); International Lending and Debt Problems (F340);

Current **Account** Adjustment; Short-term Capital Movements (Adjustment Programs) (F320)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial

Intermediaries (3140); Commercial Banking (3120); Open Economy

Macroeconomic Theory--Balance of **Payments** and Adjustment Mechanisms

(4312); Open Economy Macroeconomic Studies--Balance of **Payments** and

Adjustment Mechanisms (4313); Private International Lending (4330);

International Lending and Aid (Public) (4430)

8/5/5

DIALOG(R)File 139:EconLit

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498461

TITLE: Profits and Balance Sheet Developments at U.S. Commercial Banks in 1998

AUTHOR(S): Bomfim, Antulio N.; Nelson, William R.

AUTHOR(S) AFFILIATION: Federal Reserve Board; Federal Reserve Board

JOURNAL NAME: Federal Reserve Bulletin,

JOURNAL VOLUME & ISSUE: 85 6,

PAGES: 369-95

PUBLICATION DATE: June 1999

AVAILABILITY: Publisher's URL

ISSN: 0014-9209

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The performance of the U.S. commercial banking industry remained strong in 1998, but slipped a bit from the remarkable results of recent years. Both the return on assets and the return on equity edged down last year, although they remained high by historical standards. While supported by growth in **fee** income, profitability was damped by a large decline in the rates banks earned on their interest-bearing assets relative to the rates they paid on their liabilities, and also by higher noninterest costs, especially **merger** and restructuring expenses. Profitability was uneven last year across bank sizes: Whereas the largest and the smallest banks posted lower earnings, the profits of medium-sized banks--which **account** for almost two-thirds of industry assets--improved once again in 1998. Nevertheless, though these figures attest to the profitability of most banks, the share of bank assets at unprofitable institutions increased 2 percentage points, to 2.6 percent, the highest since 1994.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions;

Mortgages (G210); International Financial Markets (G150)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial

Intermediaries (3140); Commercial Banking (3120); Capital Markets:

Theory, Including Portfolio Selection, and Empirical Studies

Illustrating Theory (3131); Capital Markets--Empirical Studies,

Including Regulation (3132); Open Economy Macroeconomic

Studies--Balance of **Payments** and Adjustment Mechanisms (4313)

8/5/6

DIALOG(R)File 139:EconLit

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497308

TITLE: Banks' Payments -Driven Revenues

AUTHOR(S): Radecki, Lawrence J.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of New York

JOURNAL NAME: Federal Reserve Bank of New York Economic Policy Review,

JOURNAL VOLUME & ISSUE: 5 2,

PAGES: 53-70

PUBLICATION DATE: July 1999

AVAILABILITY: <A HREF="http://www.ny.frb.org/rmaghome/econ
pol/1998.htm">Publisher's URL

ISSN: 0147-6580

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Although many people believe that the **payments** area is a fairly minor business function within the banking sector, an increasing share of banks' revenue comes from **fee** services. To understand the full scope of the **payments** area, the author develops a broad definition of this business line and builds an estimate of **payments**-related earnings using recent data disclosed in bank holding company annual reports. Countering the view that **payments** contribute little to net revenue, the author finds that the **payments** area is one of the core activities of commercial banks. According to his estimates, **payments** services generate between one-third and two-fifths of the **combined** operating revenue for the twenty-five largest bank holding companies in the **United States**.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120)

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DIALOG(R)File 139:EconLit

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496237

TITLE: Policy Shocks, Market Intermediaries , and Corporate Strategy: The Evolution of Business Groups in Chile and India

AUTHOR(S): Khanna, Tarun; Palepu, Krishna

AUTHOR(S) AFFILIATION: Harvard Business School; Harvard Business School

JOURNAL NAME: Journal of Economics and Management Strategy,

JOURNAL VOLUME & ISSUE: 8 2,

PAGES: 271-310

PUBLICATION DATE: Summer 1999

AVAILABILITY: Publisher
's URL

ISSN: 1058-6407

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Numerous countries have undergone rapid transitions in their economic environments. Yet, little is known about firms' responses to such transitions. We use field-collected data to study the evolution of eighteen large and diversified business groups in Chile (1987-1997) and India (1990-1997). The chosen periods correspond to significant deregulation in the primary markets in both countries. Conventional wisdom suggests that the intermediation roles played by business groups ought to decrease during these periods. However, we find an increase in group scope, an increase in the strength of the social and economic ties that bind together group firms, an increase in self-reported intermediation attempts by the groups, and some evidence that these

actions are associated with improvements in **accounting** and stock-market performance of the group affiliates. We suggest that the slow development of market **intermediaries**, in a manner suggested by institutional economics, and the attendant lack of reduction in **transaction** costs in primary markets, can explain these findings.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Chile; India

DESCRIPTOR(S) (1991 to Present): **Mergers**; Acquisitions; Restructuring; Voting; Proxy Contests; Corporate Governance (G340); Microeconomic Analyses of Economic Development (includes macro models) (O120); **Transactional** Relationships; Contracts and Reputation (L140)

DESCRIPTOR(S) (Pre-1991): Market Structure: Industrial Organization and Corporate Strategy (6110); Business Finance (5210); Business Administration (5131); Economic Development Models and Theories (1120); Managerial Economics (5120)

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DIALOG(R)File 139:EconLit

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495812

TITLE: The Twin Crises: The Causes of Banking and Balance-of- Payments Problems

AUTHOR(S): Kaminsky, Graciela L.; Reinhart, Carmen M.

AUTHOR(S) AFFILIATION: George Washington U; U MD and NBER

JOURNAL NAME: American Economic Review,

JOURNAL VOLUME & ISSUE: 89 3,

PAGES: 473-500

PUBLICATION DATE: June 1999

AVAILABILITY: Publisher's URL

ISSN: 0002-8282

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: In the wake of the Mexican and Asian currency turmoil, the subject of financial crises have come to the forefront of academic and policy discussions. This paper analyzes the links between banking and currency crises. The authors find that problems in the banking sector typically precede a currency crisis--the currency crisis deepens the banking crisis, activating a vicious spiral; financial liberalization often precedes banking crises. The anatomy of these episodes suggests that crises occur as the economy enters a recession, following a prolonged boom in economic activity that was fueled by credit, capital inflows, and accompanied by an overvalued currency.

GEOGRAPHIC LOCATION DESCRIPTOR(S): **Global**

DESCRIPTOR(S) (1991 to Present): Current **Account** Adjustment; Short-term Capital Movements (Adjustment Programs) (F320); Banks; Other Depository Institutions; Mortgages (G210); International Lending and Debt Problems (F340); Economic Development: Financial Markets; Saving and Capital Investment (Financial Intermediation) (O160); International Linkages to Development; Role of International Organizations (includes international assistance programs, trade and financial flows; IMF conditionality) (O190)

DESCRIPTOR(S) (Pre-1991): Open Economy Macroeconomic Studies--Balance of **Payments** and Adjustment Mechanisms (4313); Open Economy Macroeconomic Theory--Balance of **Payments** and Adjustment Mechanisms (4312); Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120); Theory of International Trade and Economic Development (4114); International Monetary Arrangements (4320); International Lending and Aid (Public) (4430); Economic Development Models and Theories (1120); Business Investment (5220); Private International Lending (4330)

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DIALOG(R)File 139:EconLit

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490280

TITLE: Familiarity Breeds Investment

AUTHOR(S): Huberman, Gur

AUTHOR(S) AFFILIATION: Columbia U

PUBLICATION INFORMATION: Columbia PaineWebber Working Paper Series in Money, Economics and Finance: PW/97/04 PAGES: 27

PUBLICATION DATE: May 1997

AVAILABILITY: Copies available from: Graduate School of Business, 6N Uris Hall, Columbia University, 3022 Broadway, New York, NY 10027. Website: www.columbia.edu/dlc/wp/

PRICE: \$5.00 academics and non-profit institutions; \$6.00 corporations (add \$1.00 outside U.S., Canada and Puerto Rico)

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: We examine the geographic distribution of the shareholders of the U.S. Regional Bell Operating Companies (RBOCs) and document that an RBOC's customer is more likely to hold more of its shares and invest more money in it than in an RBOC that does not serve him. We relate these observations to workers' tendency to hold their company's stock in their retirement **accounts** and people's general tendency to have concentrated portfolios. These phenomena resemble the home country bias in the international arena, but are domestic. Together, they suggest that people invest in the familiar while often ignoring the principles of portfolio theory. Our insights may call for government intervention to induce retirement **accounts** to be more diversified than they currently are. And they may explain the equity premium puzzle.

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DESCRIPTOR(S) (1991 to Present): Household Behavior: General (D100); Criteria for Decision-Making under Risk and Uncertainty (D810); Expectations; Speculations (D840); Financial Aspects of Economic **Integration** (F360); Portfolio Choice (G110); International Financial Markets (G150); Pension Funds; Other Private Financial Institutions; Institutional Investors (G230)

DESCRIPTOR(S) (Pre-1991): Microeconomic Theory--Theory of the Household (Consumer Demand) (0222); Organization and Decision Theory (5110); Microeconomics--Agent Theory (0228); Theory of Uncertainty and Information (0261); Theory of Economic **Integration** (4232); Economic **Integration** --Policy and Empirical Studies (4233); International Monetary Arrangements (4320); Economic **Integration** --General (4230); Open Economy Macroeconomic Studies--Balance of **Payments** and Adjustment Mechanisms (4313); Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets: Theory, Including Portfolio Selection, and Empirical Studies Illustrating Theory (3131); Financial **Intermediaries** (3140)

COMPANY NAMES (DIALOG GENERATED): RBOC ; U S Regional Bell Operating Companies

8/5/10

DIALOG(R) File 139:EconLit

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490217

TITLE: Conflict of Interest in Universal Banking: Evidence from the Post-Issue Performance of IPO Firms

AUTHOR(S): Ber, Hedva; Yafeh, Yishay; Yosha, Oved

AUTHOR(S) AFFILIATION: Bank of Israel; Hebrew U Jerusalem; Tel Aviv U

PUBLICATION INFORMATION: Tel Aviv Sackler Institute of Economic Studies Working Paper: 18/97 PAGES: 33

PUBLICATION DATE: June 1997

AVAILABILITY: Copies available from: The Eitan Berglas School of Economics, Tel Aviv University, Tel Aviv 69978, Israel. Website: econ.tau.ac.il

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: Using a unique newly constructed data set on Israeli IPO firms

in the 1990's, we study costs and benefits of **universal** banking. The post-issue **accounting** profitability of firms underwritten by bank affiliated underwriters that were also borrowers from the same bank in the IPO year, is significantly better than average. This is interpreted as evidence that **universal** banks use their superior information regarding underwritten firms to float the cherries, not the lemons. We also find, however, that the stock price performance of these firms during the first year following the IPO is lower than average. Furthermore, among these firms, the stock price performance of firms whose equity was purchased by an investment fund that is affiliated with the underwriting and lending bank is even lower. We also compute first day returns for the IPO stocks. The first year underperformance is interpreted as IPO overpricing, which is consistent with the first day returns. Thus, bank managed funds pay too much for bank underwritten IPO's at the expense of the investors in the funds. We conclude that there is a conflict of interest in the **combination** bank lending, underwriting, and fund management. Although **universal** banks use their superior information regarding underwritten firms to float the cherries, investors in bank managed funds end up **paying** too much for the equity of these firms.

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DESCRIPTOR(S) (1991 to Present): General Financial Markets: General (includes measurement and data) (G100); Banks; Other Depository Institutions; Mortgages (G210); Pension Funds; Other Private Financial Institutions; Institutional Investors (G230); Investment Banking; Venture Capital; Brokerage (G240); Financing Policy; Capital and Ownership Structure; financial ratios; value of firm (G320)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Commercial Banking (3120); Financial **Intermediaries** (3140); Capital Markets--General (3130); Market Structure: Industrial Organization and Corporate Strategy (6110); Business Finance (5210)

8/5/11

DIALOG(R) File 139:EconLit

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484681

TITLE: Statement to the U.S. Senate Committee on the Budget, September 23, 1998

AUTHOR(S): Greenspan, Alan

AUTHOR(S) AFFILIATION: Federal Reserve System

JOURNAL NAME: Federal Reserve Bulletin,

JOURNAL VOLUME & ISSUE: 84 11,

PAGES: 936-38

PUBLICATION DATE: November 1998

AVAILABILITY: <A

HREF="http://www.bog.frb.fed.us/pubs/bulletin/default.htm">Publisher's URL

ISSN: 0014-9209

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Chairman Greenspan testifies that, with few signs that the financial crisis that started in Asia last year has subsided, or is about to do so, policymakers around the world have to be especially sensitive to the deepening signs of **global** distress, which can impact their own economies. Chairman Greenspan further states that improvements in transparency, in commercial and legal structures, as well as in supervision cannot be implemented quickly and that accordingly the current crisis will have to be addressed with ad hoc remedies. (Testimony before the Senate Committee on the Budget, September 23, 1998.)

GEOGRAPHIC LOCATION DESCRIPTOR(S): **Global**

DESCRIPTOR(S) (1991 to Present): International Financial Markets (G150); International Linkages to Development; Role of International Organizations (includes international assistance programs, trade and

financial flows; IMF conditionality) (0190); Economic Development: Financial Markets; Saving and Capital Investment (Financial Intermediation) (0160); Banks; Other Depository Institutions; Mortgages (G210); International Lending and Debt Problems (F340)
DESCRIPTOR(S) (Pre-1991): Open Economy Macroeconomic Studies--Balance of **Payments** and Adjustment Mechanisms (4313); Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets: Theory, Including Portfolio Selection, and Empirical Studies Illustrating Theory (3131); Private International Lending (4330); International Lending and Aid (Public) (4430); Commercial Banking (3120); Financial **Intermediaries** (3140); Business Credit (3153); Economic Development Models and Theories (1120); Business Investment (5220); Theory of International Trade and Economic Development (4114); International Monetary Arrangements (4320)
COMPANY NAMES (DIALOG GENERATED): Senate Committee on the Budget

8/5/12

DIALOG(R) File 139:EconLit

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484680

TITLE: Statement to the U.S. House Committee on Banking and Financial Services, September 16, 1998

AUTHOR(S): Greenspan, Alan

AUTHOR(S) AFFILIATION: Federal Reserve System

JOURNAL NAME: Federal Reserve Bulletin,

JOURNAL VOLUME & ISSUE: 84 11,

PAGES: 926-35

PUBLICATION DATE: November 1998

AVAILABILITY: <A

HREF="<http://www.bog.frb.fed.us/pubs/bulletin/default.htm>">Publisher's URL

ISSN: 0014-9209

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Alan Greenspan, Chairman, Board of Governors, discusses the recent problems in the international financial system and testifies that participation in the international financial system, with all its benefits, carries with it an **obligation** to maintain a level of stability and a set of strong and transparent institutions and rules if an economy is to participate safely and effectively in markets that have become highly sensitive to misallocation of capital and other policy errors. Chairman Greenspan states further that the conditions that should be met before engaging in international borrowing need to be promulgated and better monitored by domestic regulatory authorities. (Testimony before the House Committee on Banking and Financial Services, September 16, 1998.)

GEOGRAPHIC LOCATION DESCRIPTOR(S): **Global**

DESCRIPTOR(S) (1991 to Present): International Financial Markets (G150); Current **Account** Adjustment; Short-term Capital Movements (Adjustment Programs) (F320); Foreign Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves) (F310); Central Banks and Their Policies (organization, case studies, lender of last resort issues) (E580); Monetary Policy (Targets, Instruments, and Effects) (E520); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Open Economy Macroeconomic Studies--Balance of **Payments** and Adjustment Mechanisms (4313); Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets: Theory, Including Portfolio Selection, and Empirical Studies Illustrating Theory (3131); Commercial Banking (3120); Financial **Intermediaries** (3140); Business Credit (3153); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Domestic Monetary Policy, Including All Central Banking Topics (3116); Exchange Rates and Markets--Theory and Studies (4314); Open Economy Macroeconomic Theory--Balance of **Payments** and Adjustment Mechanisms (4312)

COMPANY NAMES (DIALOG GENERATED): House Committee on Banking

8/5/13

DIALOG(R)File 139:EconLit

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483409

TITLE: Credit Spreads in the Market for Highly Leveraged Transaction Loans

AUTHOR(S): Angbazo, Lazarus A.; Mei, Jianping; Saunders, Anthony

AUTHOR(S) AFFILIATION: Purdue U; NYU; Salomon Brothers Center, NYU

JOURNAL NAME: Journal of Banking and Finance,

JOURNAL VOLUME & ISSUE: 22 10-11,

PAGES: 1249-82

PUBLICATION DATE: October 1998

AVAILABILITY: <A

[HREF="http://www.elsevier.com/inca/publications/store/5/0/5/5/5/8/index.htm"](http://www.elsevier.com/inca/publications/store/5/0/5/5/5/8/index.htm)>Publisher's URL

ISSN: 0378-4266

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper is an empirical exploration of the determinants of the required credit spreads on highly leveraged **transaction** (HLT) loans. The analysis uses a multi-factor spread model to estimate the movement of loan spreads relative to spreads required in the (competing) corporate bond market as well as the significance of loan-specific characteristics in determining loan spreads. The empirical estimates are based on the Loan Pricing Corporation's database which consists of over 4,000 loan **transactions** between 1987 and 1994. We find a positive HLT loan spread sensitivity to changes in spreads in the corporate bond market, but this sensitivity is significantly less than **unity**; indicating that the HLT loan market and high yield public debt market are not fully **integrated**. Furthermore, there is evidence that lenders augment, rather than substitute, loan yield spreads with additional **fees** for syndication, commitment and cancellation risks. In general syndicated loans have lower yield spreads than other HLT loan types.

GEOGRAPHIC LOCATION DESCRIPTOR(S): MDCs

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120)

COMPANY NAMES (DIALOG GENERATED): Loan Pricing Corporation

8/5/14

DIALOG(R)File 139:EconLit

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479885

TITLE: Capital Flows and the Twin Crises: The Role of Liquidity

AUTHOR(S): Goldfajn, Ilan; Valdes, Rodrigo

AUTHOR(S) AFFILIATION: IMF; IMF

PUBLICATION INFORMATION: International Monetary Fund Working Paper: WP/97/87 PAGES: 30

PUBLICATION DATE: July 1997

AVAILABILITY: Copies available from: International Monetary Fund, 700 19th Street, Washington, DC 20431

PRICE: not available

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper develops a model that focuses on the interaction of liquidity creation by financial **intermediaries** with capital flows and exchange rate collapses. The **intermediaries** ' role of transforming maturities is shown to result in larger movements of capital and a higher probability of crisis. These movements resemble the observed cycle in capital flows: large inflows, crisis and abrupt outflows. The model highlights how adverse productivity and international interest rate shocks may trigger a sudden outflow of capital and an exchange

collapse. The initial shock is magnified by the behavior of individual foreign investors linked through their deposits in the **intermediaries**. The expectation of an eventual exchange rate crisis links investors' behavior even further.

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DESCRIPTOR(S) (1991 to Present): International Economic Order; Economic **Integration** : General (F020); Foreign Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves) (F310); Current **Account** Adjustment; Short-term Capital Movements (Adjustment Programs) (F320); International Lending and Debt Problems (F340); Open Economy Macroeconomics (F410

DESCRIPTOR(S) (Pre-1991): Economic **Integration** --General (4230); International Economics--General (4000); Exchange Rates and Markets--Theory and Studies (4314); Open Economy Macroeconomic Studies--Balance of **Payments** and Adjustment Mechanisms (4313); International Lending and Aid (Public) (4430); Private International Lending (4330); Monetary Growth Models (1114); Open Economy Macroeconomic Theory--Balance of **Payments** and Adjustment Mechanisms (4312

8/5/15

DIALOG(R)File 139:EconLit

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479648

TITLE: On Imputing for Financial Services in the National Accounts : Commercial Banking in General Equilibrium

AUTHOR(S): Hartwick, John M.

AUTHOR(S) AFFILIATION: Queen's U

PUBLICATION INFORMATION: Queen's Institute for Economic Research

Discussion Paper: 946 PAGES: 23

PUBLICATION DATE: March 1997

AVAILABILITY: Copies available from: Department of Economics, Institute for Economic Research, Queen's University, Kingston, Ontario, K7L 3N6 Canada. Website: qed.econ.queensu.ca/pub/paper

PRICE: \$3.21 Canada; \$3.50 U.S. and Foreign

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: We **combine** the income and capital **accounts** of financial **intermediaries** (commercial banks) and of non-financial firms and households to obtain a full **accounting** of the value of services provided by commercial banks to both depositors and borrowers. We track the **payments** for such services and find no missing items that need to be imputed for. So-called imputation turns out to be **integration** of the **accounts** of financial institutions with their borrowers and depositors. We also find that a large fraction of banking services are purely intermediate and thus that the net value-added, after **integration**, of the commercial banking sector in the total value-added of the economy is small. We also isolate terms that should be in the national **accounts** to represent the burden of risk-bearing by equity holders (an entry for apparent profits of firms). Deposits as a stock of money in our economy is analyzed.

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DESCRIPTOR(S) (1991 to Present): Value Theory (D460); Financial Markets and the Macroeconomy (E440); Banks; Other Depository Institutions; Mortgages (G210); **Accounting** (M410

DESCRIPTOR(S) (Pre-1991): Macroeconomics--Theory of Aggregate Distribution (0235); Microeconomics--Theory of Factor Distribution and Distributive Shares (0224); Capital Markets--General (3130); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120); **Accounting** (5410

8/5/16

DIALOG(R)File 139:EconLit

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478123

TITLE: Trade in Financial Services and the Determinants of Banks' Foreign Assets

AUTHOR(S): Moshirian, Fariborz; Van der Laan, Alex

AUTHOR(S) AFFILIATION: U New S Wales; U New S Wales

JOURNAL NAME: Journal of Multinational Financial Management,

JOURNAL VOLUME & ISSUE: 8 1,

PAGES: 23-38

PUBLICATION DATE: January 1998

AVAILABILITY: <A

HREF="http://www.elsevier.com/inca/publications/store/6/0/0/1/1/2/index
.htt">Publisher's URL

ISSN: 1042-444X

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The purpose of this study is to analyse and model the determinants of banks' foreign assets, one of the major sources of trade in financial services for the **United States**, the **United Kingdom**, and Germany. As banks' foreign assets are part of the foreign financial assets of the private sector recorded in the capital **account** balance, the model of this paper is based on the portfolio balance model. The empirical results suggest that FDI abroad for the three countries studied is a substitute for banks' foreign assets. Of further interest with regard to the **United States**, the **United Kingdom**, and Germany is the observation that over the last decade increases in these countries banks' foreign assets have come with increases in foreign financial liabilities and decreases in banks' domestic assets. Given that banks' foreign assets are the principal source of interest income, this paper has proposed the hypothesis that shrinking margins and financial product innovation have resulted in a decrease in interest income with an increase in non-interest income. Indeed, tacit support for the increased importance of banks' commissions and **fees** is given in the case of the **United States** and the **United Kingdom** whose banks are major derivative market participants and financial product innovators.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.; U.K.; Germany

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210); Country and Industry Studies of Trade (F140); International Financial Markets (G150); Investment Banking; Venture Capital; Brokerage (G240)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120); Commercial Policy (4220); Trade Relations (4210); Open Economy Macroeconomic Studies--Balance of **Payments** and Adjustment Mechanisms (4313); Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets: Theory, Including Portfolio Selection, and Empirical Studies Illustrating Theory (3131); Capital Markets--General (3130)

8/5/17

DIALOG(R)File 139:EconLit

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440169

TITLE: Unemployment Insurance and Mortgages

AUTHOR(S): Gourieroux, C.; Scaillet, O.

AUTHOR(S) AFFILIATION: CREST and CEPREMAP; Catholic U Louvain and CREST

JOURNAL NAME: Insurance: Mathematics and Economics,

JOURNAL VOLUME & ISSUE: 20 3,

PAGES: 173-95

PUBLICATION DATE: October 1997

ISSN: 0167-6687

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The authors consider mortgages including the possibility of an unemployment insurance. The insurance company pays the cash flows of the credit as soon as the borrower becomes unemployed, for a maximal number of **payments** fixed in the contract. They develop a probabilistic model for describing the cash flows paid by the insurance company. The authors **jointly** take into **account** unemployment, job search and prepayment phenomena. With such a model it is possible to study the probabilistic properties of the cash flow pattern as a function of the age of the credit. Finally, they discuss the estimation of the parameters of such a model and its use for pricing the insurance contract.

GEOGRAPHIC LOCATION DESCRIPTOR(S): France

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210); Insurance; Insurance Companies (G220); Unemployment Insurance; Severance Pay; Plant Closings (J650)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120); Industry Studies--Services--Insurance (6356); Unemployment Insurance (8224)

8/5/18

DIALOG(R) File 139:EconLit

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436585

TITLE: Asia-Pacific Capital Markets: Integration and Implications for Economic Growth

AUTHOR(S): Chinn, Menzie; Dooley, Michael

AUTHOR(S) AFFILIATION: U CA, Santa Cruz; U CA, Santa Cruz and NBER

PUBLICATION INFORMATION: National Bureau of Economic Research Working Paper: 5280 PAGES: 18

PUBLICATION DATE: September 1995

AVAILABILITY: Copies available from: National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge, MA 02138

PRICE: \$5.00

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: The apparent success of several East Asian countries in sterilizing capital inflows seems to contradict findings of high capital mobility. This paper argues that empirical studies examining money market rates may be misleading, since most lending is mediated through domestic banking systems. In developing countries with repressed domestic financial markets, bank deposit yields might be closely tied to international interest rates but bank loan rates might be more independent. A simple open-economy macro model incorporating bank credit is used to motivate alternative tests of financial market **integration**. Capital inflows are found to affect bank lending in cases where deposit and loan markets are **integrated** with world markets and hence sterilization is not effective. In cases where loan rates are more independent sterilization seems to be more effective. Next, we examine the effect of bank lending on economic activity. The data suggest that the link between bank credit and investment is important in countries with isolated bank loan markets.

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DESCRIPTOR(S) (1991 to Present): International Investment; Long-term Capital Movements (F210); Current **Account** Adjustment; Short-term Capital Movements (Adjustment Programs) (F320); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): International Investment and Long-term Capital Movements--Studies (4412); International Investment and Long-term Capital Movements--Theory (4411); Open Economy Macroeconomic Studies--Balance of **Payments** and Adjustment Mechanisms (4313); Open Economy Macroeconomic Theory--Balance of **Payments** and Adjustment Mechanisms (4312); Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120)

8/5/19

DIALOG(R)File 139:EconLit

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432458

TITLE: Money and Power: The American Financial System from Free Banking to Global Competition

AUTHOR(S): Cerny, Philip G.

AUTHOR(S) AFFILIATION: U York

IN: Markets

EDITOR(S): Thompson, Grahame, ed.

PUBLICATION INFORMATION: The United States in the Twentieth Century series. London: Hodder Headline, Hodder and Stoughton Educational in association with the Open University, PAGES: 175-213

PUBLICATION DATE: 1994

ISBN: 0-340-59688-0

DOCUMENT TYPE: Collective Volume Article

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210); Money and Interest Rates: General (includes measurement and data) (E400); International Financial Markets (G150)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120); Domestic Monetary Theory and Policy (3110); Financial Accounts ; Financial Statistics; Empirical Analyses of Capital Adequacy (2230); Open Economy Macroeconomic Studies--Balance of Payments and Adjustment Mechanisms (4313); Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets: Theory, Including Portfolio Selection, and Empirical Studies Illustrating Theory (3131)

8/5/20

DIALOG(R)File 139:EconLit

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424594

TITLE: The Reform of Wholesale Payment Systems

AUTHOR(S): Folkerts-Landau, David; Garber, Peter; Schoenmaker, Dirk

AUTHOR(S) AFFILIATION: IMF; Brown U; Bank of England

JOURNAL NAME: Finance and Development,

JOURNAL VOLUME & ISSUE: 34 2,

PAGES: 25-28

PUBLICATION DATE: June 1997

ISSN: 0015-1947

DOCUMENT TYPE: Journal Article

GEOGRAPHIC LOCATION DESCRIPTOR(S): Global

DESCRIPTOR(S) (1991 to Present): Current Account Adjustment; Short-term Capital Movements (Adjustment Programs) (F320); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Open Economy Macroeconomic Studies--Balance of Payments and Adjustment Mechanisms (4313); Open Economy Macroeconomic Theory--Balance of Payments and Adjustment Mechanisms (4312); Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120)

8/5/21

DIALOG(R)File 139:EconLit

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422664

TITLE: Approaches to deposit pricing: A study in the determination of deposit interest and bank service charges

AUTHOR(S): Tarkka, Juha

PUBLICATION INFORMATION: Studies E:2. Helsinki: Bank of Finland, PAGES: 166

PUBLICATION DATE: 1995

ISBN: 951-686-457-0

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Develops and considers alternative theories of price formation in the market for **transaction accounts**, like checking **accounts**, considering both the pricing of **payment** services and the determination of the rate of return on privately created deposit money. Surveys the practice and development of deposit pricing in the **United States**, Germany, Finland, and Sweden, and reviews theories of deposit **account** pricing. Analyzes risk sharing in the pricing of **payment** services and the implications for bank service changes and deposit interest. Studies the effects of a tax on interest on the pricing of personal demand deposits. Examines implicit interest as price discrimination in the bank deposit market and discusses switching costs and price discrimination in the bank deposit market. Tarkka is with the Bank of Finland. No index.

DESCRIPTOR(S) (1991 to Present): Determination of Interest Rates; Term Structure of Interest Rates (E430); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Capital Markets--Empirical Studies, Including Regulation (3132); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112); Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120)

COMPANY NAMES (DIALOG GENERATED): Bank of Finland

8/5/22

DIALOG(R)File 139:EconLit

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411254

TITLE: Competition and finance: A reinterpretation of financial and monetary economics

AUTHOR(S): Dowd, Kevin

PUBLICATION INFORMATION: New York: St. Martin's Press, PAGES: xii, 572

PUBLICATION DATE: 1996

ISBN: 0-312-16218-9

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Explores financial and monetary laissez-faire, providing a restatement of the free-banking position that considers recent theoretical developments and addresses some concerns about free-banking raised by economists. Develops a unified conceptual framework that **integrates** financial and monetary economics, covering bilateral financial contracts; capital structure and corporate financial policy; why financial **intermediaries** exist; broker **intermediaries**; mutual-fund **intermediaries**; bank **intermediaries**; the structure of the banking industry; recent models of banking instability; the media of exchange and **payment** systems; the economics of the **unit of account**; the mechanics of convertability; monometallic, bimetallic, and related monetary standards; commodity-basket monetary standards; price-level optimality; and the effects of government intervention. Outlines a package of reforms for rolling back government intervention and establishing a safe, efficient financial system and sound currency. Dowd is Yorkshire Bank Professor of Financial Economics at Sheffield Hallam University. Bibliography; author and subject indexes.

DESCRIPTOR(S) (1991 to Present): Financial Institutions and Services: General (G200); Financing Policy; Capital and Ownership Structure; financial ratios; value of firm (G320)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary and Financial Theory and Institutions: General (3100); Market Structure: Industrial Organization and Corporate Strategy (6110); Business Finance (5210)

COMPANY NAMES (DIALOG GENERATED): Sheffield Hallam University ; Yorkshire Bank Professor

8/5/23

DIALOG(R)File 139:EconLit

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401395

TITLE: The new system of national accounts

AUTHOR(S): Kendrick, John W., ed.

PUBLICATION INFORMATION: Recent Economic Thought Series. Boston;

Dordrecht and London: Kluwer Academic, PAGES: xii, 464

PUBLICATION DATE: 1996

ISBN: 0-7923-9602-2

DOCUMENT TYPE: Book

ABSTRACT INDICATOR: Abstract

ABSTRACT: Twelve papers, plus comments, enhance the understanding of socioeconomic **accounts** generally and of the 1993 version of the System of National **Accounts** (SNA) in particular, and offer constructive suggestions for future revisions of the system. Papers focus on the design of economic **accounts** and SNA 1993 (Carol S. Carson); the expansion of boundaries and satellite **accounts** (Robert Eisner); household sector income, consumption, and wealth (Heinrich Lutzel); capital and wealth in the revised SNA (Charles R. Hulten); government in SNA 1993 (Jonathan Levin); financial **intermediaries** and financial **accounts** (Albert M. Teplin); price and volume measures in the SNA (W. E. Diewert); adaptation of SNA 1993 for developing economies (Uma Datta Roy Choudhury); adaptation of the SNA for transition economies (Y. Ivanov and T. Homenko); external sector **transactions** and steps toward a world **accounting** matrix (Rob Vos); the **United Nations SNA** and the **integration** of micro and macro data (Richard Ruggles); and a review of the reliability and accuracy of quarterly GDP estimates (Allan H. Young). Kendrick is at George Washington University. Author and subject indexes.

DESCRIPTOR(S) (1991 to Present): Macroeconomics: Consumption, Saving, Production, Employment, and Investment: General (includes measurement and data) (E200)

DESCRIPTOR(S) (Pre-1991): Financial **Accounts** ; Financial Statistics; Empirical Analyses of Capital Adequacy (2230); National Income **Accounts** (2212)

COMPANY NAMES (DIALOG GENERATED): George Washington University

8/5/24

DIALOG(R)File 139:EconLit

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389312

TITLE: Health Care Reform: The Issues and the Options

AUTHOR(S): Peach, Richard W.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of NY

PUBLICATION INFORMATION: Federal Reserve Bank of New York Research Paper:

9419 PAGES: 75

PUBLICATION DATE: October 1994

AVAILABILITY: Copies available from: Public Information Division-13F,

Federal Reserve Bank of New York, 33 Liberty Street, New York, NY 10045

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This paper surveys the health care literature to provide a primer on the health care reform debate. Aggregate data suggest that rapid growth of health care spending has been associated with the growth of **third - party payment** --public and private insurance. The majority of cases of lack of coverage are of relatively short duration and tend to be associated with job changes or involuntary unemployment. The chronically uninsured are a relatively small part of the total who generally have no attachment to the labor force. Under the traditional **fee -for-service** or "**retrospective payment** " approach to financing health care, neither patients nor providers face an effective budget constraint. As a result, there is a tendency to consume health care services until their incremental benefits are well below the cost of providing those services. Furthermore, private health insurance markets are inherently unstable and susceptible to "adverse selection" which

has led to "experience rating" of premiums and a breakdown of the small group insurance market. The often-mentioned causes of high and rising health care spending--demographics, administrative costs, and defensive medicine--likely play a limited role in the in medicine and the rapid incorporation of those advances into the "prevailing standard of care". With regard to reducing the rate of increase of health care spending, the main distinction between the competing models of reform is reliance on increased government control, in the form of price controls and/or **global** budgets, versus modifying market incentives by increasing copayments and deductibles and thereby increasing patient's out-of-pocket costs. Increased government control is the option selected by most other major industrialized countries. Available evidence suggests that increased cost sharing would reduce the quantity of health care demanded, primarily by reducing the likelihood that an individual will seek medical care. With regard to access, there are efficiency as well as equity grounds for **universal** coverage. The most direct route to **universal** coverage is national health insurance. Reforms of the private health insurance market by themselves are unlikely to significantly reduce the cost of private health insurance and may actually cause it to increase. For private market reforms to be most effective, virtually all individuals must be continuously insured; an outcome difficult to achieve through market mechanisms alone.

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DESCRIPTOR(S) (1991 to Present): Analysis of Health Care Markets (I110)

DESCRIPTOR(S) (Pre-1991): Economics of Health (including medical subsidy programs) (9130)

8/5/25

DIALOG(R) File 139:EconLit

(c) 2002 American Economic Association. All rts. reserv.

376679

TITLE: The Design of Successful Rural Financial Intermediaries : Evidence from Indonesia

AUTHOR(S): Chaves, Rodrigo A.; Gonzalez-Vega, Claudio

AUTHOR(S) AFFILIATION: World Bank; OH State U

JOURNAL NAME: World Development;

JOURNAL VOLUME & ISSUE: 24 1,

PAGES: 65-78

PUBLICATION DATE: January 1996

ISSN: 0305-750X

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: The success (outreach and sustainability) of eight rural financial intermediation systems in Indonesia, in profitably reaching large numbers of small individual clients, is explained in terms of organizational design. Networks of semiautonomous **units** use local information and contract enforcement mechanisms to lower **transactions** costs. Reflecting basic concerns with institutional and financial viability, elements of mechanism design have included compatible incentives such as performance-based compensations (profit sharing, collection **fees**), efficiency wages (equivalent to quasi-equity), and system monitoring; managerial discretion over **transactions** conducted at market terms, policies to protect portfolio value, and no dependency-creating subsidies are important. Interventions have been appropriate for the problem at hand.

GEOGRAPHIC LOCATION DESCRIPTOR(S): Indonesia

DESCRIPTOR(S) (1991 to Present): Economic Development: Financial Markets; Saving and Capital Investment (financial intermediation) (O160); Economic Development: Regional, Urban, and Rural Analyses (O180)

DESCRIPTOR(S) (Pre-1991): Business Investment (5220); Economic Development Models and Theories (1120); Urban Economics and Public Policy (9310); Rural Economics (7180)

8/5/26

DIALOG(R)File 139:EconLit

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352438

TITLE: Les modeles de paiements concurrentiels: Elements d'analyse critique. (Competitive Payment Systems: A Critical Point of View. With English summary.)

AUTHOR(S): Scialom, Laurence

AUTHOR(S) AFFILIATION: MINI-FORUM-CNRS, U Paris X-Nanterre

JOURNAL NAME: Revue Economique,

JOURNAL VOLUME & ISSUE: 46 1,

PAGES: 35-55

PUBLICATION DATE: January 1995

ISSN: 0035-2764

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This articles attempts to provide a critical analysis of the competitive **payment** systems without high powered money. It specifically examines the following problems: the interbank settlements, the methods of decentralized exchange realization and the divorce of the **unit** of **account** from the medium of exchange. The analysis of the defaults and non-viability of this kind of systems constitutes the basis of a theoretical hypothesis: the **payment** system as a mean of coordination between individual agents have to be placed at the center of any projects concerning the renewal of monetary theory.

DESCRIPTOR(S) (1991 to Present): Monetary Standards and Regimes; Government and the Monetary System (E420); Banks; Other Depository Institutions; Mortgages (G210); Money Supply; Credit; Money Multipliers (E510)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary Theory and Policy (3110); Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120); Domestic Monetary Theory; Empirical Studies Illustrating Theory (3112)

8/5/27

DIALOG(R)File 139:EconLit

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319295

TITLE: Contrats d'Assurance Chomage sur Prets Immobiliers: Etude Descriptive et Valorisation du Portefeuille

AUTHOR(S): Gourieroux, Christian

AUTHOR(S) AFFILIATION: CREST and CEPREMAP

PUBLICATION INFORMATION: Unite de Recherche Document de Travail

ENSAE/INSEE: 9323 PAGES: 21

PUBLICATION DATE: April 1993

AVAILABILTY: Copies available from: INSEE, Unite de Recherche, 18 Bd.

Adolphe Pinard, 75675 Paris Cedex 14, France

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: We consider mortgages including the possibility of an unemployment insurance. The insurance company pays the cash-flows of the credit as soon as the credit demander becomes unemployed for a maximal number of **payments** fixed in the contract. We develop a probabilistic model for describing the cash-flows paid by the company. We **jointly** take into **account** the unemployment, job search and prepayment phenomena. With such a model it is possible to study the probabilistic properties of the cash-flow pattern, as a function of the age of the credit. Finally we discuss the estimation of the parameters of such a model, and its use as a basis for pricing the insurance contract. The paper is written in French.

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DESCRIPTOR(S) (1991 to Present): Portfolio Choice (G110); Insurance; Insurance Companies (G220); Unemployment Insurance; Severance Pay; Plant Closings (J650); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets: Theory, Including Portfolio Selection, and Empirical Studies Illustrating Theory (3131); Industry Studies--Services--Insurance (6356); Unemployment Insurance (8224); Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120)

8/5/28

DIALOG(R) File 139:EconLit

(c) 2002 American Economic Association. All rts. reserv.

313928

TITLE: Growth in Japanese Lending and Direct Investment in the United States: Are They Related?

AUTHOR(S): Seth, Rama; Quijano, Alicia M.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of NY; Federal Reserve Bank of NY

PUBLICATION INFORMATION: Federal Reserve Bank of New York Research Paper: 9101 PAGES: 17

PUBLICATION DATE: January 1991

AVAILABILITY: Copies available from: Federal Reserve Bank of New York, 33 Liberty St., Rm. 901, New York City, New York 10045

PRICE: no charge

DOCUMENT TYPE: Working Paper

ABSTRACT INDICATOR: Abstract

ABSTRACT: This study juxtaposes the data on liabilities of U.S. nonbank affiliates of Japanese companies and those on loans by U.S. branches and agencies of Japanese banks to infer the share of Japanese bank lending to affiliates. Studies on the growth of foreign banks in the **United States** ascribe foreign banks' operations, in particular those of Japanese banks, to growth in foreign trade and direct investment in this country. We find, however, that data on U.S. nonbank affiliates of Japanese firms from the Commerce Department and data on U.S. branches and agencies of Japanese banks from the Federal Financial Institutions Examination Council do not support this hypothesis. Local borrowing by affiliates of Japanese firms do not **account** for the majority of Japanese lending in the **United States**. The increased scope of Japanese bank lending to U.S.-owned corporations means that any credit tightening by Japanese banks, due to the difficulty they may have in meeting capital requirements, could have a broader impact than often thought. Namely, these firms may find themselves particularly vulnerable to a tightening of credit by Japanese Banks.

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DESCRIPTOR(S) (1991 to Present): International Investment; Long-term Capital Movements (F210); Multinational Firms; International Business (F230); International Lending and Debt Problems (F340); International Financial Markets (G150); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): International Investment and Long-term Capital Movements--Studies (4412); International Investment and Long-term Capital Movements--Theory (4411); International Business and Multinational Enterprises (4420); International Lending and Aid (Public) (4430); Private International Lending (4330); Open Economy Macroeconomic Studies--Balance of **Payments** and Adjustment Mechanisms (4313); Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets: Theory, Including Portfolio Selection, and Empirical Studies Illustrating Theory (3131); Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120)

COMPANY NAMES (DIALOG GENERATED): Commerce Department ; Federal Financial Institutions Examination Council ; Japanese Banks

8/5/29

DIALOG(R)File 139:EconLit

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270342

TITLE: U.S. Business Credit Sources, Demand Deposits, and the 'Missing Money.'

AUTHOR(S): Duca, John V.

AUTHOR(S) AFFILIATION: Federal Reserve Bank of Dallas

JOURNAL NAME: Journal of Banking and Finance,

JOURNAL VOLUME & ISSUE: 16 3,

PAGES: 567-83

PUBLICATION DATE: June 1992

ISSN: 0378-4266

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: This study **accounts** for much of the "missing money" in the **United** States. Through compensating balances, business lending by banks affects demand deposit growth. Standard money demand models include variables that likely pick up income and interest rate effects on the **transactions** demand for demand deposits and on compensating balance requirements--provided that bank lending to firms is stable. However, during the "missing money" period, businesses shifted toward nonbank sources of short-term credit, causing a decline in compensating balances. Empirical findings support this hypothesis as a partial explanation for the "missing money" using the Federal Reserve Board's demand deposit model.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (1991 to Present): Monetary Standards and Regimes;

Government and the Monetary System (E420); Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Domestic Monetary Theory and Policy (3110);

Business Credit (3153); Financial **Intermediaries** (3140); Commercial Banking (3120)

?

11/5/1

DIALOG(R)File 139:EconLit

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391250

TITLE: Statement to the U.S. House Subcommittee on Financial Institutions and Consumer Credit of the Committee on Banking and Financial Services, April 25, 1996

AUTHOR(S): Lindsay, Lawrence B.

AUTHOR(S) AFFILIATION: Federal Reserve System

JOURNAL NAME: Federal Reserve Bulletin,

JOURNAL VOLUME & ISSUE: 82 6,

PAGES: 514-17

PUBLICATION DATE: June 1996

ISSN: 0014-9209

DOCUMENT TYPE: Journal Article

ABSTRACT INDICATOR: Abstract

ABSTRACT: Lawrence B. Lindsey, member, Board of Governors, comments on issues concerning **fees** imposed on **electronic fund transfers** at automated teller machines (ATMs) and says that although the level of **fees** paid by consumers for bank services is a matter of importance for consumers, competition in the marketplace--when **combined** with clear and full disclosure to consumers of **fees** --should be sufficient to keep **fees** at a level commensurate with the value provided in return and to give consumers a range of choices, before the Subcommittee on Financial Institutions and Consumer Credit of the House Committee on Banking and Financial Services, April 25, 1996.

GEOGRAPHIC LOCATION DESCRIPTOR(S): U.S.

DESCRIPTOR(S) (1991 to Present): Banks; Other Depository Institutions; Mortgages (G210)

DESCRIPTOR(S) (Pre-1991): Business Credit (3153); Financial Intermediaries (3140); Commercial Banking (3120)

COMPANY NAMES (DIALOG GENERATED): Consumer Credit ; House Committee on Banking ; Subcommittee on Financial Institutions

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 (c) 2002 Financial Times Ltd
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 (c) 2002 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2002/Jul 13
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 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
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Set	Items	Description
S1	8299956	BILL OR BILLING OR BILLS OR INVOIC? OR ACCOUNT? OR STATEME- NT? OR FEE OR FEES OR CHARGE? OR OBLIGATION? OR EBILL?
S2	2811510	PAYMENT? OR PAYING? OR RENUMERATION? OR REMITT? OR DISBURS- EMENT? OR TRANSACTION?
S3	57553	EBPP OR ELECTRONIC()BILL()PRESENTATION(1W)PAYMENT? OR (ELE- CTRONIC OR E)()PAYMENT? OR EFT OR ELECTRONIC()FUND?()TRANSFER? OR (ONLINE OR ON()LINE OR MONETARY OR FINANC?)() (TRANSACTION- ?()PROCESS?) OR OLTP
S4	457024	(THIRD OR OUTSIDE)() (PARTY OR PARTIES) OR INTERMEDIAR? OR - CHECKFREE?
S5	289558	S1(5N)S2
S6	13207	S5(5N) (CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBIN? OR JOIN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL)
S7	685	S6(5N)S4
S8	108	S7 NOT PY>1998
S9	94	S8 NOT PD=19970708:19971231
S10	66	RD (unique items)
S11	29	S10 NOT (PACT? OR JOINT? OR POST? OR PILOT?)
S12	225711	S1(3N) (S2 OR S3)
S13	9321	S12(5N) (CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBI- N? OR JOIN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL)
S14	377	S13(3N)S4
S15	361	S14 NOT S11
S16	58	S15 NOT PY>1998
S17	47	S16 NOT PD=19970708:19971231
S18	37	RD (unique items)
S19	9	S18 NOT (PACT? OR JOINT? OR POST? OR PILOT?)
		?

19/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03423828 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Mobius Management Systems, Inc. Introduces Software for Electronic Bill
Presentment and Payment 'EBPP'**
BUSINESS WIRE
November 12, 1998
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 787

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and all documentation about their accounts and transactions.
DocumentDirect for the Internet/EBPP supports both **consolidation** and
direct- **bill** **EBPP** models and is **integrated** with Atlanta-based
CheckFree Corporation's payment processing services. The Mobius software
extracts billing data from legacy systems and...

19/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

01649245 (USE FORMAT 7 OR 9 FOR FULLTEXT)
**Just In Time Solutions Introduces BillCast Family of Products for Open
Internet Billing**
BUSINESS WIRE
May 18, 1998 8:51
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1195

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... enterprise-class bill presentment server platform available. The
company is partnered with recognized leaders in **billing**, **payment** and
consumer **consolidation** including **CheckFree** and Intuit. Just In Time
provides solutions that empower companies to deliver superior service and
...

19/3,K/3 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
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0917759 BW0145

**JUST IN TIME SOLUTIONS: Just in Time Solutions, Inc. Appoints Kevin Han as
President and Chief Operating Officer**

October 06, 1998

Byline: Business Editors/Technology Writers

...enterprise-class bill presentment server platform available.
The company is partnered with recognized leaders in **billing**, **payment**
and consumer **consolidation** including AT&T, **CheckFree** and Intuit. Just
in Time provides solutions that empower companies to deliver superior
service and...

19/3,K/4 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
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0876567 BW0103

11/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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02319759 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CheckFree processing for EDS' electronic bill paying service
(CheckFree's check remittance processing services will be used by EDS in
its own billing service that is offered to financial institutions)
Electronic Payments International, n 137, p 2
December 1998
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 65

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...to our financial institution clients," said John Meyer, president of
EDS' Diversified Financial Services business unit .

EDS will use **CheckFree 's remittance** processing services for the
electronic **bill paying** service that EDS provides to financial
institutions. ...

11/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01705439 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Online Banking For Small Firms
(Intuit to ship to retail QuickBooks 5.0, which offers the online banking
service through 28 banks)
HFN, v 70, n 52, p 55
December 23, 1996
DOCUMENT TYPE: Journal ISSN: 1082-0310 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 556

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...time, Intuit said that it is selling the Intuit Services Corp., its
back-end processing unit , to leading bill - payment processor
CheckFree , the deal is expected to become final early next year. After it
is finalized, Intuit...

11/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01603618 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Intuit Trades Subsidiary For CheckFree Stock
(CheckFree Corp has announced an agreement to acquire Intuit Service Corp
for 12.6 mil share of common stock in CheckFree)
Newsbytes News Network, p N/A
September 16, 1996
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 468

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...financial electronic commerce, and they have been instrumental in the
introduction of online banking and **bill payment** ," Kight said. "

'Combining software like Quicken with **CheckFree** 's open processing architecture puts financial institutions in the position right now to take home...

11/3,K/4 (Item 4 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01480078 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MasterBanking Changes Course

(MasterBanking is exiting the front-end software market for home banking and is focusing on back-end requirements)

Bank Technology News, v 9, n 5, p 6+

May 1996

DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 758

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...1995.

That full, integrated functionality never came to fruition. "We agreed with the vision of **CheckFree** and MasterBanking to offer **integrated** home banking and **bill payment**," says Doug Samuels, senior vice president, operations, of the \$615 million bank. "But we never...

11/3,K/5 (Item 5 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01108411

Checkfree Sues Intuit Unit Over Bill - Payment Process

(Checkfree's patent infringement suit seeks injunction against bill-paying services offered by National Payments)

American Banker, v CLX, n 12, p 19

January 19, 1995

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

Checkfree Sues Intuit Unit Over Bill - Payment Process

11/3,K/6 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01307834 99-57230

CheckFree deals with EPS, HFN

Anonymous

Bank Systems & Technology v33n9 PP: 10 Sep 1996

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 209

...ABSTRACT: signed agreements with Electronic Payment Services Inc. (EPS) and Home Financial Network (HFN). With the **CheckFree** -EPS agreement, **integrated** home banking and **bill payment** solutions will be offered to more than 36 million customers of nearly 2,000 financial...

...TEXT: to provide remote banking and bill payment processing and support services.

Under terms of the **CheckFree** -EPS agreement, **integrated** home banking and **bill payment** solutions will be offered to more than 36 million customers of nearly 2,000 financial...

11/3,K/7 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00890487 95-39879

Would you trust a computer to book your accommodation?

Tyler, Geoff

Purchasing & Supply Management PP: 16-17 May 1994

ISSN: 0309-7242 JRNL CODE: PSU

WORD COUNT: 1918

...TEXT: The way into GDS for the independent hotel is by using hotel marketing organisations as **intermediaries** -- **paying** them a **joining** and **booking fee** which includes the GDS fee as well as the charge for their own services.

Groupings...

11/3,K/8 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00850998 95-00390

Courts still struggling with COBRA

Hebert, David E

Life Association News v89n4 PP: 132-134 Apr 1994

ISSN: 0024-3078 JRNL CODE: LAN

WORD COUNT: 802

...TEXT: the option to continue coverage under COBRA. Eileen Mlsna sought to obtain "retroactive coverage under **Unitel** 's healthcare plan and **payment** for medical **bills** ." The employer filed a **third party** cross complaint against Mrs. Mlsna's husband, Theodore Mlsna, the one-time employee of Unitel...

11/3,K/9 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00637984 92-52924

Designing Logistics Software

Muller, E. J.

Distribution v91n9 PP: 68-69 Sep 1992

ISSN: 0273-6721 JRNL CODE: DWW

WORD COUNT: 1102

...TEXT: transmitted to the Devcom host computer in Oak Brook. Billing information is transmitted to a **third party** freight **payment** vendor in St. Louis, which **invoices** customers for Purina Mills.

The **integration** of computerized systems isn't complete, however. "We're just getting into EDI transmissions of..."

11/3,K/10 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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00116064 80-09979

HR 4986: What It Says

Meyer, Philip C.

Bank Marketing v12n5 PP: 5-6 May 1980

JRNL CODE: BNM

...ABSTRACT: checking account plans, credit union share draft account

programs, and savings and loans remote service units that offer third-party payments from savings accounts by means of checklike instruments. The new law will intensify competition between banks and thrift ...

11/3,K/11 (Item 1 from file: 20)
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03864188 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CheckFree and Ameren Corp. Sign Agreement for Electronic Billing and Presentment
PR NEWSWIRE
December 28, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 480

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... or by using personal financial management (PFM) software such as Quicken -- each of which offer **CheckFree**'s **integrated** electronic **billing** and **payment**. The electronic **bills** will be presented in color, complete with graphics, logos and full billing detail, courtesy of...

11/3,K/12 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03686552 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Just in Time Chooses RSA to Provide Security for Enterprise-Class OFX Billing Solution
PR NEWSWIRE
December 08, 1998
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 832

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... presentment and customer care server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including AT&T, **CheckFree**, and Intuit. Just in Time provides solutions that empower companies to deliver superior service and...

11/3,K/13 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03026460 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Just in Time Solutions, Inc. Appoints Kevin Han as President and Chief Operating Officer
BUSINESS WIRE
October 06, 1998 10:16
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 381

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... enterprise-class bill presentment server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including AT&T, **CheckFree** and Intuit. Just in Time provides solutions that empower companies to deliver superior service and...

11/3,K/14 (Item 4 from file: 20)
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02343753 (USE FORMAT 7 OR 9 FOR FULLTEXT)
FitzGerald Communications Announces Two New Clients for Its San Francisco Office
PR NEWSWIRE
July 28, 1998 9:18
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 384

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... enterprise-class bill presentment server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including AT&T, **CheckFree** and Intuit. Just in Time provides solutions that empower companies to deliver superior service and...

11/3,K/15 (Item 5 from file: 20)
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02146081 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Just in Time Solutions Secures \$5 Million in Investment Capital; Funding Allows Company to Capture the Growing Electronic Bill Presentment Market
BUSINESS WIRE
July 08, 1998 11:3
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1095

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... enterprise-class bill presentment server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including AT&T, **CheckFree** and Intuit. Just in Time provides solutions that empower companies to deliver superior service and...

11/3,K/16 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

01927811 (USE FORMAT 7 OR 9 FOR FULLTEXT)
AT&T, Intuit and Just in Time Solutions Announce Support for the Open Internet Billing -OIB- Model
BUSINESS WIRE
June 15, 1998 9:16
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1304

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... enterprise-class bill presentment server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including **CheckFree** and Intuit. Just In Time provides solutions that empower companies to deliver superior service and ...

11/3,K/17 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2002 The Dialog Corp. All rts. reserv.

01718353 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Just In Time Solutions Introduces BillCast Family of Products for Open Internet Billing

BUSINESS WIRE

May 18, 1998 8:36

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1195

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... enterprise-class bill presentment server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including **CheckFree** and Intuit. Just In Time provides solutions that empower companies to deliver superior service and ...

11/3,K/18 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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01715874 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banc One to Launch Integrated Electronic Banking, Bill Presentment and Payment Services Through Integrion and CheckFree

PR NEWSWIRE

May 15, 1998 8:20

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1100

Banc One to Launch Integrated Electronic Banking, Bill Presentment and Payment Services Through Integrion and CheckFree

11/3,K/19 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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01496288 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CheckFree Announces Record Revenue and Operating Results for Third Quarter

PR NEWSWIRE

April 28, 1998 17:7

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1296

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... implementation in 1998. Banks using IFS will be the first to offer their customers fully **integrated** electronic banking, **billing**, and **payment** services developed by **CheckFree** and Integrion.

Genesis Platform Consolidation

Genesis is a three-phase infrastructure project to maximize operating

...

11/3,K/20 (Item 10 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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01477989 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CheckFree to Provide Bill Presentment and Payment For Intuit's Quicken Software and Quicken.com Web site

PR NEWSWIRE

April 27, 1998 8:53

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 544

... for Intuit's Quicken(R) personal financial management software and Quicken.com(TM) Web site. **CheckFree** is the exclusive major **integrated bill** presentment and **payment** provider to Intuit.

Since December 1997, Quicken 98 for Windows customers have been able to...

11/3,K/21 (Item 1 from file: 476)
DIALOG(R)File 476:Financial Times Fulltext
(c) 2002 Financial Times Ltd. All rts. reserv.

0004043259 B07KBB0AE5FT

Survey Of Unit Trusts (2): Protecting The Investor - The Financial Services Act

ERIC SHORT

Financial Times, P XVI

Saturday, October 31, 1987

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,136

...is falling) under the cooling-off procedures.

Another main concern of Lautro is the commission **payments** to **intermediaries** and the **charges** levied from investors. The **unit** trust groups have always been open on both these aspects.

However, under the legislation, independent...

11/3,K/22 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2002 McGraw-Hill Co. Inc. All rts. reserv.

0096826

UNITED TOUTS BROKERING OF ITS OFF-SYSTEM RIGHTS TO HELP CUT RATES

Inside FERC October 24, 1988; Pg 1

Journal Code: FERC ISSN: 0-163-948X

Word Count: 1,334 *Full text available in Formats 5, 7 and 9*

TEXT:

... in all cases United would continue to be responsible for arranging and scheduling transportation on **third - party** systems and for **paying** demand and commodity **charges** . "As long as **United** remains both fiscally and operationally responsible to the transporting pipelines under the existing contractual relationships...

11/3,K/23 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0500364 BW0045

CHECKFREE KENAN TECH: Checkfree Corporation, Kenan(R) Technologies Announce Integration Of Billing And Automated Payment System; Provides Turn-Key Solution for Network-Based Products and Services

July 13, 1995

Byline: Business Editors, Computer Writers

Checkfree Corporation, Kenan(R) Technologies Announce Integration Of Billing And Automated Payment System; Provides Turn-Key Solution for Network-Based Products and Services

11/3,K/24 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
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1218064

ATTU028

CheckFree Announces Record Revenue and Operating Results for Second Quarter

DATE: January 27, 1998 16:47 EST WORD COUNT: 1,889

...Also in 1998, banks using IFS will be the first to offer their customers fully **integrated** electronic banking, **billing**, and **payment** services developed by **CheckFree** and Integrion.

As the only company with a proven, in-market tested solution for electronic...

11/3,K/25 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

1087300

ATW018

CheckFree Corporation Earns Record Revenues

DATE: April 23, 1997 16:51 EDT WORD COUNT: 2,164

... Reuters join forces to provide full service, Web-based finance and information systems. The agreement **combines** **CheckFree** 's unmatched portfolio **accounting** and performance measurement and **bill payment** processing services with Reuters **global** information resources to deliver the most comprehensive Web solution to brokerage firms, financial institutions and...

11/3,K/26 (Item 3 from file: 813)

DIALOG(R)File 813:PR Newswire

(c) 1999 PR Newswire Association Inc. All rts. reserv.

0995051

NYM047

**CheckFree to Acquire Bill Payment and Electronic Banking Services
Subsidiary of Intuit**

DATE: September 16, 1996 06:00 EDT WORD COUNT: 1,220

...electronic commerce, and they have been instrumental in the introduction of on-line banking and **bill payment**," Kight said. "
Combining
software like Quicken with **CheckFree** 's open processing architecture puts financial institutions in the position right now to take home...

11/3,K/27 (Item 4 from file: 813)

DIALOG(R)File 813:PR Newswire

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0983347

ATM010

CheckFree Significantly Expands Remote Banking, Bill Payment Services

DATE: August 12, 1996 12:36 EDT WORD COUNT: 1,004

...services.

EPS Agreement Benefits Thousands of Financial Institutions,
Millions of Consumers and Businesses

Working together, **CheckFree** and EPS will offer **integrated** remote banking and **bill payment** solutions to nearly 2,000 financial institutions in the MAC(R) network. These financial institutions...

11/3,K/28 (Item 5 from file: 813)

DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0828768 LA031
AT&T AND CHECKFREE JOIN TO OFFER ELECTRONIC COMMERCE SERVICES VIA
INTERACTIVE TELEVISION SYSTEM AND PC SOFTWARE

DATE: June 6, 1995 10:31 EDT WORD COUNT: 935

...Americans with
fingertip control over the management and movement of their money," said
Pete Kight, **Checkfree** founder and CEO. "The **combination** of **Checkfree**
's
electronic **bill payment** expertise and AT&T's premier telecommunications
technology across multiple consumer platforms, as well as...

11/3,K/29 (Item 6 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0826986 NY001B
PR NEWswire WEB SITE DIRECTORY FOR MAY 31

DATE: May 31, 1995 11:42 EDT WORD COUNT: 874

...AND C++ COMPILERS, 2-YEAR EXTENDED WARRANTY OFFERED FREE OF CHARGE

<http://www.ross.com>

CHECKFREE LAUNCHES FIRST **UNIVERSAL** COMMERCIAL **BILL** **PAYMENT**
SERVICE

<http://www.checkfree.com>

BRIGHTON INFORMATION SYSTEMS CORP. REPORTS EARNINGS

FOR QUARTER ENDED MARCH 31, 1995

<http://204...>

JUST IN TIME SOLUTIONS: Just in Time Solutions Secures \$5 Million in Investment Capital; Funding Allows Company to Capture the Growing Electronic Bill Presentment Market

July 08, 1998

Byline: Business Editors/Computer Writers

...enterprise-class bill presentment server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including AT&T, **CheckFree** and Intuit. Just in Time provides solutions that empower companies to deliver superior service and...

19/3,K/5 (Item 3 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0865878 BW1208

AT & T INTUIT JIT: AT&T, Intuit and Just in Time Solutions Announce Support for the Open Internet Billing -OIB- Model

June 15, 1998

Byline: Business Editors and Computer Writers

...enterprise-class bill presentment server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including **CheckFree** and Intuit. Just In Time provides solutions that empower companies to deliver superior service and...

19/3,K/6 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1396914 ATM003
CheckFree and Ameren Corp. Sign Agreement for Electronic Billing and Presentment

DATE: December 28, 1998 06:30 EST WORD COUNT: 496

...or by using personal financial management (PFM) software such as Quicken -- each of which offer **CheckFree** 's **integrated** electronic **billing** and **payment** . The electronic **bills** will be presented in color, complete with graphics, logos and full billing detail, courtesy of...

19/3,K/7 (Item 2 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1388408 SFMTU01A
Just in Time Chooses RSA to Provide Security for Enterprise-Class OFX Billing Solution

DATE: December 8, 1998 07:31 EST WORD COUNT: 860

... presentment and customer care server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including AT&T, **CheckFree** , and Intuit. Just in Time provides solutions that empower companies to deliver superior service and ...

19/3,K/8 (Item 3 from file: 813)

DIALOG(R)File 813:PR Newswire

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1315557

NETU008

FitzGerald Communications Announces Two New Clients for Its San Francisco Office

DATE: July 28, 1998

09:00 EDT

WORD COUNT: 384

...enterprise-class bill presentment server platform available. The company is partnered with recognized leaders in **billing**, **payment** and consumer **consolidation** including AT&T, **CheckFree** and Intuit. Just in Time provides solutions that empower companies to deliver superior service and ...

19/3,K/9 (Item 4 from file: 813)

DIALOG(R)File 813:PR Newswire

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1267340

ATTU026

CheckFree Announces Record Revenue and Operating Results for Third Quarter

DATE: April 28, 1998

16:50 EDT

WORD COUNT: 2,052

...implementation in 1998. Banks using IFS will be the first to offer their customers fully **integrated** electronic banking, **billing**, and **payment** services developed by **CheckFree** and Integrion.

Genesis Platform Consolidation

Genesis is a three-phase infrastructure project to maximize operating

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File 2:INSPEC 1969-2002/Jul W2
 (c) 2002 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2002/Jun
 (c) 2002 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2002/Jul W1
 (c) 2002 BLDSC all rts. reserv.
 File 77:Conference Papers Index 1973-2002/Jul
 (c) 2002 Cambridge Sci Abs
 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jun
 (c) 2002 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2002/Jul
 (c) 2002 Info. Today Inc.
 File 583:Gale Group Globalbase(TM) 1986-2002/Jul 13
 (c) 2002 The Gale Group
 File 474:New York Times Abs 1969-2002/Jul 13
 (c) 2002 The New York Times
 File 475:Wall Street Journal Abs 1973-2002/Jul 12
 (c) 2002 The New York Times

?ds

Set	Items	Description
S1	1524408	BILL OR BILLING OR BILLS OR INVOIC? OR ACCOUNT? OR STATEMENT? OR FEE OR FEES OR CHARGE? OR OBLIGATION? OR EBILL?
S2	4394810	CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBIN? OR JOIN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL
S3	190123	PAYMENT? OR PAYING? OR RENUMERATION? OR REMITT? OR DISBURSEMENT? OR TRANSACTION?
S4	6267	EBPP OR ELECTRONIC()BILL()PRESENTATION(1W)PAYMENT? OR (ELECTRONIC OR E)()PAYMENT? OR EFT OR ELECTRONIC()FUND?()TRANSFER? OR (ONLINE OR ON()LINE OR MONETARY OR FINANC?)() (TRANSACTION-?()PROCESS?) OR OLTP
S5	24474	(THIRD OR OUTSIDE)() (PARTY OR PARTIES) OR INTERMEDIAR? OR -CHECKFREE?
S6	17042	S1 AND S2 AND S3
S7	24474	S5 AND S5
S8	462	S1(5N)S2(5N)S3
S9	10	S8 AND S5
S10	10	RD (unique items)
S11	697	S1 AND S2 AND S4
S12	33	S11 AND S5
S13	32	S12 NOT S10
S14	18	S13 NOT PY>1998
S15	17	S14 NOT PD=19970708:19971231
S16	17	RD (unique items)
S17	1783	S1 AND S2 AND S5
S18	33	S17 AND S4
S19	15	S18 NOT (S10 OR S16)
S20	15	RD (unique items)

10/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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6009291

Title: Checkfree -Integrion team to absorb Visa's ePay

Author(s): Marlin, S.

Journal: Bank Systems + Technology vol.35, no.8 p.22

Publisher: Miller Freeman,

Publication Date: Aug. 1998 Country of Publication: USA

CODEN: BSYTEE ISSN: 1045-9472

SICI: 1045-9472(199808)35:8L:22:CITA;1-J

Material Identity Number: N682-98007

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: Visa USA and **CheckFree** plan to incorporate Visa's ePay payment and settlement service into the electronic bill payment service that's being developed by **CheckFree** and the Integrion Financial Network. The move, industry observers say stands to bolster a bid by Atlanta-based **Checkfree** and Integrion to become the leading provider of round-trip electronic **bill payment**. Its chief rival is MSFDC, the Denver-based **joint** venture of Microsoft and First Data Corp. (0 Refs)

Subfile: D

Descriptors: EFTS; remittance processing; Visa

Identifiers: **CheckFree** ; Visa ePay; electronic bill payment service; Integrion Financial Network

Class Codes: D2050E (Banking)

Copyright 1998, IEE

10/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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5857503

Title: Web notes [home banking]

Author(s): Orr, B.

Journal: ABA Banking Journal vol.90, no.1 p.60

Publisher: Simmons-Boardman Publishing for American Bankers Assoc,

Publication Date: Jan. 1998 Country of Publication: USA

CODEN: ABAJD5 ISSN: 0194-5947

SICI: 0194-5947(199801)90:1L:60:NHB;1-P

Material Identity Number: B557-98002

Language: English Document Type: Journal Paper (JP)

Treatment: General, Review (G)

Abstract: Online banks are following customers into stocks and bonds. Today's home-banking services are as likely to include online brokerage as **account** balances and **bill paying**. The holy grail of online financial services is the net-worth **statement**, which **consolidates** all of a customer's financial assets and liabilities. But this service has been slow in coming. For one thing, coordinating banking accounts with **third - party** financial services, arriving in various formats via various media, is a daunting technical challenge. Likely more difficult will be overcoming the reluctance of **third - party** providers to send precious customer information to the consolidating agent. In the long run, that will happen; it's the customers' money after all. (0 Refs)

Subfile: D

Descriptors: home banking; Internet; stock markets

Identifiers: online banks; stocks; bonds; home banking services; online brokerage; online financial services; net-worth statement; customer financial assets; customer financial liabilities; banking accounts; **third - party** financial services; customer information

Class Codes: D2050E (Banking); D5020 (Computer networks and intercomputer communications); D2050F (Financial markets)

Copyright 1998, IEE

10/5/3 (Item 3 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

03452694 INSPEC Abstract Number: D89002196

Title: Joint electronic trading-how much information to give and to whom

Author(s): Charrett, P.

Author Affiliation: BP Int., London, UK

Conference Title: EDI for Quick and Responsive Service p.12 pp.

Publisher: IIR Industrial, London, UK

Publication Date: 1989 **Country of Publication:** UK 278 pp.

Conference Date: 16 May 1989 **Conference Location:** London, UK

Language: English **Document Type:** Conference Paper (PA)

Treatment: Economic aspects (E); Practical (P)

Abstract: A joint electronic trading agreement can develop well beyond orders and **invoices** to **payments**, sales information and stock control. However, the closer the relationship, the more closely different parts of the company will work with their counterparts in the trading partner. The traditional 'salesman only' contact will go. Companies need to ensure that the efforts of the different functions are coordinated and the staff involved well briefed. The choice of which network service to use may be significant. The prevalence of 'hacking' demands that sensitive data be encrypted. Bear in mind that your competitors may also be using the same service and thought needs to be given about what information is divulged to the service provider. BP has developed the BP Tradanode, its own gateway into **third party** networks for BP Group companies.

Subfile: D

Descriptors: British Petroleum; data privacy; electronic trading

Identifiers: joint electronic trading; network service; hacking; sensitive data; BP Tradanode; **third party** networks

Class Codes: D2070 (Industrial and manufacturing); D1060 (Security)

10/5/4 (Item 1 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

(c) 2002 Info. Today Inc. All rts. reserv.

00555648 99WK12-103

Spectrum's online-billing network grows -- Eleven banks join forces to compete with others offering bill payment and presentment

Reardon, Marguerite

Information Week, December 13, 1999, n765 p32, 1 Page(s)

ISSN: 8750-6874

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Reports that 11 banks have decided to join the electronic bill presentment and **payment** network of Spectrum LLC, noting that the banks give Spectrum the credibility to compete with Yahoo and **CheckFree**. Says that online brokers represent the biggest threat to banks. Estimates that in past decade, banks managed 50 percent of household assets, down from 90 percent the decade before. Notes that studies indicate consumers prefer to pay their bills through their banks rather than through another type of firm. Mentions the necessity for online billing services to build consumer confidence. Explains that the Spectrum network routes electronic bills using the Open Financial Exchange (OFX) standard protocol. (MEM)

Descriptors: Electronic Banking; Banking; Finances; Accounts Payable; Accounts Receivable; Trends; Competition

10/5/5 (Item 2 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.

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00300577 93PI01-066

MoneyCounts

Shipley, Chris

PC Magazine, January 12, 1993, v12 n1 p264-265, 2 Page(s)

ISSN: 0888-8507

Company Name: Parsons Technology
Product Name: MoneyCounts
Languages: English
Document Type: Software Review
Grade (of Product Reviewed): b
Geographic Location: United States

Presents a favorable review of MoneyCounts version 7.0 (\$49), a personal finance manager from Parsons Technology Inc., Hiawatha, IA (800, 319). The program requires 512K RAM, 2MB hard disk space, and DOS 2.11 or later. 640K RAM is recommended. The program is based on double-entry bookkeeping, but it has an interface which effectively shields the user from a requirement for knowledge of this. It has a fairly good check interface, although using it to establish a chart of accounts will require a bit of study. Once accounts are established, the program is much easier to use. It does not **integrate** access to the **CheckFree bill - paying** service, it allows importing data from the **CheckFree** software package. Its portfolio manager is very good and it offers a variety of reports for banking and investment activities, including graphs. It is a good choice for users who like a strict bookkeeping metaphor. Includes one illustration, one screen display. (djd)

Descriptors: Accounting; Software Review
Identifiers: MoneyCounts; Parsons Technology

10/5/6 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09199355
NZ Post puts e-billing system online
NEW ZEALAND: FIRST ONLINE ARC EBILL BY NZ POST
New Zealand Herald (XAV) 23 Nov 1999 p.1
Language: ENGLISH

Arc ebill, the first online bill and payment system, has been unveiled in New Zealand by New Zealand Post (NZ Post), who **jointly** developed it with US-based **Checkfree** Corporation. The Arc **ebill** system enables multiple **bills payment** for any New Zealand bank's clients with no service/registration **charges** required. The following have signed up for the service: 1) Bank of New Zealand Credit Cards 2) Saturn Communications 3) Contact Energy

COMPANY: CONTACT ENERGY; SATURN COMMUNICATIONS; BANK OF NEW ZEALAND CREDIT CARDS; **CHECKFREE** CORPORATION; NZ POST; NEW ZEALAND POST

PRODUCT: Mail & Express Services (4310);
EVENT: General Management Services (26); Product Design & Development (33);
COUNTRY: New Zealand (9NEZ);

10/5/7 (Item 2 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09110943
Servio bags Sampath Bank Colombo order
SRI LANKA: SAMPATH BANK AWARDS DEAL TO SERVISION
Economic Times (YZY) 22 May 1999 p.16
Language: ENGLISH

The deal to develop, design, maintain, integrate and commission telephone banking systems for Sampath Bank Colombo (Sri Lanka) has been granted to India's Servion **Global** Solutions. The system will allow customers to make **payment** of **bills** via the telephone, **third party** money transfer and 24-hour banking.

COMPANY: SAMPATH BANK COLOMBO; SERVISION GLOBAL SOLUTIONS

EVENT: Capital Expenditure (43); Use of Materials & Supplies (46);
Contracts & Orders (61);
COUNTRY: India (9IND); Sri Lanka (9SRI);

10/5/8 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06649780
E-commerce gets legal bedrock as key bills passed
SINGAPORE: TWO BILLS ON E-COMMERCE PASSED
Business Times (XBA) 30 Jun 1998 P.3
Language: ENGLISH

Singapore parliament passed two of three bills which will help the island to become a **global** centre for electronic commerce. The Electronic **Transactions** Bill includes a commercial code that clearly defines the rights and **obligations** of those involved in e-commerce **transactions**. For example, it spells out the requirements for an electronic contract and the conditions for electronic signatures and records to have the same legal effects as their physical counterparts. It also starts a "public key infrastructure" where specially appointed Certification Authorities act as trusted **third parties** in electronic transactions. Another section provides for the acceptance of electronic documents by the public sector, while a fourth and last section relates to network service providers (NSPs). It protects Internet Service Providers and other NSPs from being held responsible for **third party** content over which they cannot control. Also passed was the National Computer Board (Amendment) Bill 1998. The board is now tasked with developing the information technology (IT) industry and raising the country's economic performance through IT. The bill gives legal weight to its new responsibilities, including its new role as Controller of Certification Authorities.

COMPANY: INTERNET

EVENT: Government Domestic Functions (97);
COUNTRY: Singapore (9SIN);

10/5/9 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06641977
Banc One integrates online services
US: ONLINE BANKING PROGRAM FOR BANC ONE
Banking Technology (BTY) Jun 1998 p.5
Language: ENGLISH

The future success of online banking rests on the need for the development of integrated Internet based financial services according to William Fenimore, the chief executive officer of US Integrion Financial Network, who together with **CheckFree** and Banc One has developed a programme which will allow US financial companies to offer customers fully **integrated** online banking services covering **bill payment** and presentments. The programme which uses Integrion's Financial Services (IFS) platform combined with **CheckFree**'s electronic payment system, will be launched by US Banc One during 1998. Future services on offer will cover account applications, interactive loans and stock quotes.

COMPANY: BANC ONE; **CHECKFREE** ; INTEGRION FINANCIAL NETWORK

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020); Computers & Auxiliary Equip (3573);
Communications Eqp ex Tel (3662); Database Vendors (7375);
EVENT: General Management Services (26); Company Formation (14);

COUNTRY: United States (1USA);

10/5/10 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2002 The New York Times. All rts. reserv.

06029576

SOFTWARE MAKES PAYING YOUR BILLS LESS OF A CHORE

MOSSBERG, WALTER S

Wall Street Journal, Col. 1, Pg. 1, Sec. B

Thursday October 31 1991

DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Anybody with Macintosh or IBM-compatible computer and modem can pay his or her bills electronically to just about any company or individual from nearly any bank--using relatively inexpensive and simple software; there are two simple ways to do it; you can use payment system run by **Checkfree**, Westerville, Ohio; or you can **join** Prodigy, on-line service that offers national **bill - paying** system (M)

COMPANY NAMES: INTERNATIONAL BUSINESS MACHINES CORP (IBM); **CHECKFREE** CORP; PRODIGY (ELECTRONIC INFORMATION AND HOME SHOPPING SYSTEM)

DESCRIPTORS: DATA PROCESSING (COMPUTERS); PERSONAL COMPUTERS; SOFTWARE PRODUCTS

PERSONAL NAMES: MOSSBERG, WALTER

16/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
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03800688 INSPEC Abstract Number: C91010855

Title: EDI security: a management perspective

Author(s): Lennox, G.

Conference Title: Proceedings of Compsec International 1990 p.209-14

Publisher: Elsevier Advanced Technol, Oxford, UK

Publication Date: 1990 Country of Publication: UK 519 pp.

Conference Date: 10-12 Oct. 1990 Conference Location: London, UK

Language: English Document Type: Conference Paper (PA)

Treatment: General, Review (G)

Abstract: EDI electronic data interchange, is the electronic transfer of commercial or administrative data using an agreed standard to structure the message data. The set of international EDI standards is referred to as UN/EDIFACT (**United Nations/EDI** for Administration, Commerce and Transport). UNSMs refers to UN standard messages such as **invoice** or purchase order. EDI forms an important part of what can be referred to as computer aided trade (CAT), a term which covers teleshopping, tele-banking, direct entry, **EFT**, E-POS and directory services. EDI can be carried out in many ways. Data may be exchanged directly between companies or there may be one or more **third - party** service suppliers involved. The transmission mechanisms can be file-based or message-based. X.400 is often cited as the vehicle of choice for EDI in the future but in certain sectors and regions there is a tendency to use FTAM-like solutions-for example the French banks' ETEBAC-5 system. The author identifies some of the security issues facing the use of EDI in Europe and mentions some of the activities under way to meet the challenge. (0 Refs)

Subfile: C

Descriptors: data privacy; electronic data interchange; electronic trading; security of data; standards

Identifiers: TEDIS; Trade ECDI System; EDI security; EDI; electronic data interchange; administrative data; international EDI standards; UN/EDIFACT; UNSMs; standard messages; computer aided trade; CAT; teleshopping; tele-banking; **EFT**, E-POS; directory services; X.400; FTAM-like solutions; security

Class Codes: C6130 (Data handling techniques); C7120 (Finance); C0310D (Installation management)

16/5/2 (Item 1 from file: 233)
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00516386 98PW12-008

View bills with a browser, pay with a click

Miller, Dan

PC World, December 1, 1998, v16 n12 p68, 1 Page(s)

ISSN: 0737-8939

Company Name: **CheckFree**; TransPoint

URL: <http://www.checkfree.com> <http://www.msfdc.com>

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Discusses the **bill** presentment program which is currently offered by a few banks around the country, but is expected to proliferate in the next year. Explains how it works, noting that a user logs onto their bank's Web site, sees a list of pending **bills**, and selects one for a summary of the month's **charges**. Adds that they then click for the details such as individual calls on their phone **bill** and individual **charges** on their credit card and if everything looks satisfactory, the user clicks a button and the bank settles the **bill** instantly via **electronic payment**. Cites two companies who are leading the way with this program, **CheckFree** and TransPoint, pointing out that **CheckFree** has programs up and running with Chase Manhattan, Wells Fargo, and Banc One, while TransPoint is still in the pilot phase, also agreements have been signed with Wells Fargo,

Norwest, Banc One, Mellon Bank, Citibank, and Merrill Lynch. Includes one screen display. (map)

Descriptors: **Online Transaction Processing** ; Banking; Electronic Commerce

Identifiers: **CheckFree** ; TransPoint

16/5/3 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00514180 98PI11-235

Netcom Small Business Pack

Roberts-Witt, Sarah L

PC Magazine , November 17, 1998 , v17 n20 p187,191-193, 3 Page(s)

ISSN: 0888-8507

Company Name: Netcom On-Line Communication Services

URL: <http://www.netcom.com>

Product Name: Netcom Small Business Pack

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): C

Hardware/Software Compatibility: IBM PC Compatible

Geographic Location: **United States**

Presents a mixed review of Netcom Small Business pack (\$1,470, est. first year, 50 products, includes SubSite Manager upgrade, \$125 setup fee , \$69.95 per month), a small business electronic commerce solution from Netcom On-Line Communication Services Inc. of San Jose, CA (800, 408). Features **third - party** tools for designing and managing a store to be hosted by the Netcom ISP, and calls it a good solution for those who already use Netcom. Notes that it also features OpenMarket's ShopSite Manager Lite, Microsoft's SQL Server, Web Site Creator, and more. Complains, however, that it is not very well- **integrated** and is probably not a beneficial selection for non-Netcom users. Also complains that its tax and shipping tools are lacking. Concludes that this is a full, yet fragmented, electronic commerce option. Includes one screen display. (kgh)

Descriptors: Electronic Commerce; **Online Transaction Processing** ; Small Business; Web Page Authoring; Internet Service Providers

Identifiers: Netcom Small Business Pack; Netcom On-Line Communication Services

16/5/4 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00513958 98PK11-106

TransPoint banks on name change, string of deals

PC Week , November 9, 1998 , v15 n45 p25, 28, 2 Page(s)

ISSN: 0740-1604

Company Name: TransPoint; First Union Bank

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Reports that several banks are launching pilots of the service offered by TransPoint, a company previously called MSFDC, after the initials of its corporate parents, namely Microsoft and First Data Corp. Notes that First Union Bank of Charlotte, NC was the first bank customer of TransPoint. Adds that TransPoint's service includes connecting financial institutions, billers and consumers. Says that MSFDC was originally designed to be a giant processing center that would focus on online **billing** and involve banks and merchants into an online payment process. Also notes that TransPoint is in collaboration with the Banking Information Technology Roundtable ``to ensure interoperability.'' Adds that TransPoint is working on the **merger** of the Open Financial Exchange Specification of Microsoft Corp. and Intuit Inc. with IBM's Gold online banking standard and **CheckFree** Corp.'s Integrion banking group. (XG8)

Descriptors: Banking; **Online Transaction Processing** ;

Interoperability

Identifiers: TransPoint; First Union Bank

16/5/5 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00453769 97IE03-004

Death of a middle man -- The Web changes the dynamic between buyers and sellers

Berry, John

Internet World , March 1, 1997 , v8 n3 p38-41, 4 Page(s)

ISSN: 1064-3923

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Focuses on inevitable market restructuring that will result from the greatly increased flow of information over the Internet, and the effects on of this restructuring on salesmen. States that the **intermediaries** of this marketplace are the Internet participants who leverage current Internet technologies to streamline transactions between producers and consumers, collecting a **fee** in the process, without taking ownership of products. Cites the real estate agent as possibly being the first casualty of this new model of commerce, noting that more than 6,000 insurance agents have signed on to the customized Web design and presence offering of InsWeb. Indicates that, in order to evolve into an Internet Transaction Broker, a business must first deal with customer acquisition and generate huge demand at its site. Includes three screen displays. (jo)

Descriptors: Electronic Commerce; Market; Internet; **Online Transaction Processing ; Sales**

16/5/6 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00399582 95IW10-403

ATM: hype or hope?

Van Kirk, Doug; Fine, Doug; Ashbrand, Deborah

InfoWorld , October 30, 1995 , v17 n44 p1, 71-72+, 5 Page(s)

ISSN: 0199-6649

Company Name: **Checkfree**

Languages: English

Document Type: Feature Articles and News

Geographic Location: **United States**

Presents a special section focusing on enterprise computing issues. Articles include: ``Standardization: the great debate'' (p76) by Doug Fine which is the first of a two-part series on IS standardization; and ``**Checkfree** gives secure Internet transactions top **billing**'' (p78) by Deborah Ashbrand which profiles **Checkfree** Corp. of Columbus, OH. Contains the sidebar ``ATM has long road to the desktop'' (p72). Includes two line graphs, a drawing, and a photo. (dpm)

Descriptors: Enterprise Computing; Asynchronous Transfer Mode; Standards; Electronic Shopping; **Online Transaction Processing ; Client-Server Computing**

Identifiers: **Checkfree**

16/5/7 (Item 6 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00375639 95PI02-205

Cybermall meets digicash

Rupley, Sebastian

PC Magazine , February 21, 1995 , v14 n4 p31, 1 Page(s)

ISSN: 0888-8507

Company Name: First Virtual Holdings; Digicash; Electronic Publishing Resources

Languages: English

Document Type: Feature Articles and News

Geographic Location: **United States**

Focuses on means of payment for financial transactions made on-line, noting that using credit cards in the on-line environment entails security risks as well as high overhead deriving from the complex authorization routines needed. Explains that many currency and credit card entities require a user's credit card information once, then use their own identification schemes to authorize any financial transactions made. Cites the example of First Virtual Holdings which **charges** the seller 29 cents per e-mail-based transaction plus 2% of **charges**. Notes that Amsterdam's Digicash asks users for their credit card data, then issues them virtual cash which is recognized as currency by more than 15 trial-run virtual merchants. Also describes how Electronic Publishing Resources is developing tools that allow **third parties** to invent their own electronic currencies; and covers payments on the Microsoft Network, in addition to the Internet. (jo)

Descriptors: **Online Transaction Processing** ; Finances; Internet; Sales; Money

Identifiers: First Virtual Holdings; Digicash; Electronic Publishing Resources

16/5/8 (Item 7 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00297358 92PV12-003

Quicken for Windows

Larson, Jennifer

, December 1, 1992 , v3 n12 p16, 1 Page(s)

Company Name: Intuit

Product Name: Quicken for Windows

Document Type: Software Reviews

Grade (of Product Reviewed): B

Hardware/Software Compatibility: Microsoft Windows

Geographic Location: **United States**

Presents a favorable review of Quicken for Windows v. 2.0 (\$69.95), a personal finance program from Intuit Inc. of Menlo Park, CA (800). Runs under Windows. Says this program is easy to use with its pull-down menus, windows, and icons. It uses an on-screen check writing form and check register that look like the ones in your checkbook. Features **CheckFree**, a nationwide **electronic payment** service that lets users pay **bills** automatically. Can set up a budge using Quicken. Has reports for the home or business. Home reports include cash flow, monthly budge, tax, and net worth. The windowing environment makes entering transactions and calculating information easy. Contains one screen display. (vl)

Descriptors: Finances; Home; Software Review; Financial Analysis; Financial Planning; Window Software

Identifiers: Quicken for Windows; Intuit

16/5/9 (Item 8 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00294545 92PI11-010

Quicken 6.0 adds electronic credit card statements -- Personal finance

Howard, Bill

PC Magazine , November 10, 1992 , v11 n19 p37, 40, 2 Page(s)

ISSN: 0888-8507

Company Name: Intuit

Product Name: Quicken for DOS

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): b

Hardware/Software Compatibility: Microsoft Windows

Geographic Location: **United States**

Presents a favorable review of Quicken for DOS Version 6.0 (\$69.95), a personal finance program from Intuit of Menlo Park, CA (800, 415). Requires 512KB RAM and 1.8MB hard disk space as well as DOS 3.1 or later for operation; a modem is needed for the **CheckFree electronic - payment** option while 640KB is recommended with the IntelliCharge **charge**-reporting option. Features include automatic completion of transactions as well as summary income, expense and budget graphs; other features include a pop-up monthly calend five different what-if financial calculators as well as an on link with Prodigy. Says that Quicken, also available in Version 2 for Windows, can be used just like a paper checkbook; documentati is split up into four components from a 4-page Quick-Start Folder a 376-page users' guide with major commands listed on the back cover. Sidebar discusses the vendor's form-pricing policies. Includes two screens. (PAM)

Descriptors: Financial Planning; Finances; Window Software; Software Review; Consumer Information

Identifiers: Quicken for DOS; Intuit

16/5/10 (Item 9 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00267843 92MU02-013

Quicken 3.0 -- Intuit beefs up its best-selling checkbook and personal-finance package with more account types and enhanced reporting

Waring, Becky

MacUser , February 1, 1992 , v8 n2 p89-91, 3 Page(s)

ISSN: 0884-0997

Company Name: Intuit

Product Name: Quicken

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): a

Hardware/Software Compatibility: Macintosh

Geographic Location: **United States**

Presents a very favorable review of Quicken 3.0 (\$69.95), a personal finance software package from Intuit of Menlo Park, CA (415). Runs on Macintosh machines. Says Quicken features unlimited transaction splits among categories, new customizable reports, varied monthly budgets, support for five **account** types, asset and liability **account** types, and the **CheckFree electronic payment** option. Also says the software can handle 200 separate **account** types in one file, can edit transactions in the Register window, is very easy to use, can print detailed reports, can schedule **bill** payments, and prints checks on most printers; but **CheckFree** is cumbersome to use. Given a rating of 5 stars. Includes a screen display and a product summary. (tbc)

Descriptors: Finances; Financial Planning; Software Review; Upgrade

Identifiers: Quicken; Intuit

16/5/11 (Item 10 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00248648 91MU09-016

CheckFree

Wrona, Tom

MacUser , September 1, 1991 , v7 n9 p102-106, 3 Pages

ISSN: 0884-0997

Company Name: **Checkfree**

Product Name: **CheckFree**

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): c

Hardware/Software Compatibility: Macintosh

Geographic Location: **United States**

Presents a mixed review of **CheckFree** 1.5 (\$29.95), a checkbook program from **Checkfree** Corp., Westerville, OH (800, 614). The program is easy to use and can make payments either through **electronic funds transfer (EFT)** or by generating drafts. **EFT** payments will be reflected on the bank **statement**, but will produce no canceled checks. Rates its manual the worst ever seen, and it has the distinction of including not a single screen shot. The program is easy to use, however, and for those who frequently late **charges** it can pay for itself quickly. It is also suitable for users who have a large number of installment payments. It provides some simple budgeting capability. Includes one screen display. (djd)

Descriptors: Checking; Software Review

Identifiers: **CheckFree** ; **Checkfree**

16/5/12 (Item 11 from file: 233)
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00208510 90PI01-122

CheckFree

Jones, Mitt

PC Magazine, January 16, 1990, v9 n1 p144-145, 2 Pages

ISSN: 0888-8507

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): a

Geographic Location: **United States**

Presents a very favorable review of **CheckFree** (\$50 for startup kit and first month, \$9 per month thereafter), an **electronic fund transfer** service from **CheckFree** Corp., Columbus, OH (800, 614). The package requires 256K RAM, a modem, and DOS 2.1 or later. It utilizes the same electronic transfer system used by banks and the federal reserve to pay **bills** from a checking or NOW **account** using a PC and a modem. It permits scheduling fixed, recurring payments and non-fixed payments can be scheduled in advance. The program presently can be used to automatically update registers in Quicken 3.0 and in the near future Andrew Tobias' Managing Your Money and Checkwrite Plus will support the program. The program was formally reviewed in the November 14, 1989 issue. It is one of the "Best of 1989." (djd)

Descriptors: Electronic Banking; **Accounting** ; Software Review

Identifiers: **CheckFree** ; **CheckFree**

16/5/13 (Item 12 from file: 233)
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00205558 89PC11-004

MYM link to Checkfree

Bell, Jack

Personal Computing, November 1, 1989, v13 n11 p32, 1 Pages

ISSN: 0192-5490

Languages: English

Document Type: Product Announcement

Geographic Location: **United States**

Announces the release of upgrades to Andrew Tobias' Managing Your Money (\$291.98) and Checkwrite Plus (\$49.95), personal financial management software packages, from Meca Ventures Inc. of Westport, CT (203). Says the upgrades allow registered users to pay their **bills** through the **Checkfree electronic funds transfer** system. Includes one screen display. (asl)

Descriptors: Financial Planning; Budgeting; Electronic Banking; Product Announcement; Upgrade; Finances; Management

Identifiers: Andrew Tobias' Managing Your Money; Checkwrite Plus; Meca Ventures

16/5/14 (Item 1 from file: 583)

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05344477

INTUIT TRIES TO AUTOMATE THE LABORIOUS BITS IN ITS QUICKEN/
US - INTUIT AUTOMATES QUICKEN PERSONAL FINANCE PROGRAM
Computergram International (CGI) 28 September 1992 p1
ISSN: 0268-716X

Intuit (Menlo Park, CA) has announced version 6.0 of its personal finance software for personal computers, MS-DOS Quicken. Enhanced data entry features include IntelliCharge, which automatically enters credit card **charges** into the Quicken register; automatic **bill** payment via modem and the **CheckFree Electronic Payment** Service; access to stock price data from Prodigy; and QuickFill data retrieval and import. Old transactions can be copied and pasted into new ones, fewer keystrokes are required to link data to TurboTax and a new single-line register enables three times as many transactions to be displayed on screen. The system runs under MS-DOS 2.0 up, needs 512Kb memory - 640Kb is required for IntelliCharge - and needs a graphics board for graphs. It costs USD1r70. Upgrades are USD1r35. Separately, Microsoft has launched a USD1r70 Money 2.0 personal finance software for Windows. This can also be used for tax, budget and loan analysis, for tracking transactions and creating budgets. Australian, Canada, France, German and British versions are to be released over the next few weeks.*

COMPANY: MICROSOFT; INTUIT

PRODUCT: Financial Software (7372FS); Computer Software (COSW);
EVENT: NEW PRODUCT EXTENSION (33);
COUNTRY: **United** States (1USA); NATO Countries (420); South East Asia
Treaty Organisation (913);

16/5/15 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
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04860609

The irresistible rise of the **third party** provider
UK - BUSINESS GROWS FOR **THIRD PARTY** PROVIDERS
Financial Technology Bulletin (FTB) 0 January 1992 p1-4

Business is growing for 3rd party providers to the financial institutions, which more and more are concentrating on their main business and employing specialist firms for data processing. Areas of application include payment systems, paperless dealing and settlements, and mortgage processing. Sligos (France) now has a 51% stake in Nexus (UK), provider of **electronic payment** services, NMW Computers and SD-Scicon UK have linked up to serve brokers not wishing to set up a Taurus **Account** Controller system, and Bank of Scotland has contracted Mortgage Clearing to process mortgage applications.

COMPANY: SLIGOS; NEXUS; NMW COMPUTERS; SD-SCICON UK; BANK OF SCOTLAND

PRODUCT: Data Processing in Finance Sector (7374FI); Computer Services (COSV); Computer Facilities Management (7378); Financial Services Software (7372FI); CAD/CAM Mechanical Software (COSW); Electronic Banking Services (6005);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: **United** Kingdom (4UK); OECD Europe (415); NATO Countries (420);
South East Asia Treaty Organisation (913);

16/5/16 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs
(c) 2002 The New York Times. All rts. reserv.

06525773 NYT Sequence Number: 263826930429

MASTERCARD IN ELECTRONIC BANK VENTURE

HANSELL, SAUL

New York Times, Col. 4, Pg. 2, Sec. D

Thursday April 29 1993

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT:

Mastercard International will launch Master Banking joint venture with **Checkfree** Corp, which will allow bank customers to pay bills and obtain financial information by telephone and personal computer (S)

COMPANY NAMES: MASTERCARD INTERNATIONAL INC; **CHECKFREE** CORP

DESCRIPTORS: BANKS AND BANKING; **ELECTRONIC FUNDS TRANSFER** SYSTEMS (EFTS); DATA PROCESSING (COMPUTERS); PERSONAL COMPUTERS; TELEPHONES AND

TELECOMMUNICATIONS; **JOINT** VENTURES AND CONSORTIUMS

PERSONAL NAMES: HANSELL, SAUL

16/5/17 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

(c) 2002 The New York Times. All rts. reserv.

01096357 NYT Sequence Number: 045501810118

Transfer of assets from US to Iran, part of emerging settlement of hostage crisis, will probably be accomplished through electronic funds transfer systems. Precise route of assets is unknown, but they could be transferred through Algerian and Swiss banks. Federal Reserve Bank of NY will probably act as intermediary by reducing American banks' deposits with Federal Reserve, while crediting Iranian account with corresponding amounts. Funds will probably be held in Algeria pending actual return of hostages (S).)

MCFADDEN, ROBERT D

New York Times, Col. 2, Pg. 14

Sunday January 18 1981

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: FEDERAL RESERVE BANK OF NEW YORK; FEDERAL RESERVE SYSTEM

DESCRIPTORS: FINANCES; ESCROW; ASSETS, FROZEN; BANKS AND BANKING;

ELECTRONIC FUNDS TRANSFER SYSTEMS (EFTS); FOREIGN SERVICE; FOREIGN BANK ACCOUNTS ; INTERNATIONAL RELATIONS; HOSTAGES

PERSONAL NAMES: MCFADDEN, ROBERT D

GEOGRAPHIC NAMES: ALGERIA; SWITZERLAND; **UNITED** STATES; IRAN

20/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2002 Institution of Electrical Engineers. All rts. reserv.

7083962 INSPEC Abstract Number: C2001-12-7120-044

Title: Should we wait? Network externalities, compatibility, and electronic billing adoption

Author(s): Au, Y.A.; Kauffman, R.J.

Author Affiliation: Carlson Sch. of Manage., Minnesota Univ., Minneapolis, MN, USA

Journal: Journal of Management Information Systems vol.18, no.2 p. 47-63

Publisher: M.E. Sharpe,

Publication Date: Fall 2001 Country of Publication: USA

CODEN: JMISEB ISSN: 0742-1222

SICI: 0742-1222(200123)18:2L:47:SWNE;1-M

Material Identity Number: H906-2001-010

U.S. Copyright Clearance Center Code: 0742-1222/01/\$9.50+0.00

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: This study examines the adoption of electronic bill presentment and payment (EBPP) technology. EBPP continues to grow and will become a multibillion dollar e-commerce industry. The technology adoption configuration in this context is quite interesting because it involves four stakeholders: billers, bill consolidators, banks, and consumers. Banks and bill consolidators compete to act as an intermediary between billers and consumers. Network externalities play a significant role: the more billers that adopt the technology, the more consumers are willing to use the services. Our analysis is based on the welfare economics concept of finding the socially optimum adoption configuration and the resulting adoption pattern in a market with sponsored technologies. The results show that due to network externalities, billers are more likely to adopt the existing technology early, though the next technology might be superior to the current one. When the higher costs of early adoption are taken into account, the model shows that billers are more willing to wait, ceteris paribus. Our results also show that anticipation of a new and better, but compatible, technology might cause billers to wait, depending on what benefits they expect by adopting early, and how much cost they anticipate to incur upgrading their technology later. (25 Refs)

Subfile: C

Descriptors: bank data processing; EFTS; Internet; invoicing

Identifiers: electronic bill presentment; electronic bill payment; electronic commerce; banks; network externalities; welfare economics; costs; Internet; financial services; standards; technology adoption; decision making model

Class Codes: C7120 (Financial computing); C6150N (Distributed systems software); C7210N (Information networks)

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20/5/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

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6859554 INSPEC Abstract Number: C2001-04-7120-029

Title: Should we wait? Network externalities and electronic billing adoption

Author(s): Au, Y.A.; Kauffman, R.J.

Author Affiliation: Minnesota Univ., Minneapolis, MN, USA

Conference Title: Proceedings of the 34th Annual Hawaii International Conference on System Sciences p.10 pp.

Editor(s): Sprague, R.H.

Publisher: IEEE Comput. Soc, Los Alamitos, CA, USA

Publication Date: 2001 Country of Publication: USA CD-ROM pp.

ISBN: 0 7695 0981 9 Material Identity Number: XX-2001-00170

Conference Title: Proceedings of Hawaii International Conference on System Sciences. HICSS-34

Conference Sponsor: Univ. Hawaii College of Bus. Adm
Conference Date: 3-6 Jan. 2001 Conference Location: Maui, HI, USA
Medium: Also available on CD-ROM in PDF format
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)

Abstract: The study examines the adoption of electronic **bill** presentment and payment (**EBPP**) technology solutions. **EBPP** continues to grow and has a huge potential for becoming a multi-billion dollar e-commerce industry. The adoption configuration is quite interesting because it involves four stakeholders: billers, **bill consolidators** , banks and consumers. In this case, banks and **bill consolidators** compete against each other to act as an **intermediary** between billers and consumers. Network externalities play a significant role since the more billers that adopt the technology, the more consumers are willing to use the services. The analysis is based on the welfare economics concept of finding the socially optimum adoption configuration and the resulting adoption pattern in a market with sponsored technologies. The results show that because of expected network externalities, billers are more likely to adopt the existing technology early, despite the fact that the next technology might be superior to the current one. When the higher costs of early adoption are taken into **account** , the model shows that billers are more willing to wait, ceteris paribus. (24 Refs)

Subfile: C

Descriptors: electronic commerce; Internet; **invoicing** ; management

Identifiers: network externalities; electronic **billing** adoption; electronic **bill** presentment and payment; **EBPP** technology solutions; e-commerce industry; adoption configuration; stakeholders; billers; **bill consolidators** ; banks; consumers; **intermediary** ; welfare economics concept ; socially optimum adoption configuration; adoption pattern; sponsored technologies

Class Codes: C7120 (Financial computing); C6130E (Data interchange); C7210N (Information networks); C0300 (Management topics)

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00655010 02IK01-002

GE expands private hub to woo users

Wilson, Tim

InternetWeek , January 7, 2002 , n890 p1, 38, 2 Page(s)

ISSN: 0746-8121

Company Name: General Electric

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Reports that General Electric plans to expand auction, **invoicing** , and demand forecasting capabilities on its private Web exchange in an effort to cut administrative costs and increase supplier participation. Indicates that GE's **Global Supplier Network (GSN)**, with some 36,000 supplier members, is already one of the largest private Web marketplaces, but GSN's roster still represents only a quarter of the companies that trade online with GE's 25-plus business **units** , and about 40 percent of the company's \$50 billion in annual spending. Mentions that GE's **Global Exchange Services unit (GXS)**, which built and operates GSN, is planning several upgrades that could make the exchange more attractive to GE **units** that currently use **third - party** exchanges or other technologies to communicate with suppliers. Includes a sidebar. (EPE)

Descriptors: Trading Exchanges; Online Systems; Online Services; Auctions; Forecasting; **Online Transaction Processing**

Identifiers: General Electric

20/5/4 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00649070 01IK11-013

Finance portal extended -- Bank One's FX Trader to let third parties deal in foreign currencies online

Boyd, Jade

InternetWeek , November 12, 2001 , n885 p17, 1 Page(s)

ISSN: 0746-8121

Company Name: Bank One; Epicentric

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Talks about Bank One Corp.'s FX Trader foreign exchange portal. Reports that Bank One is preparing to let its customers offer the online service to their clients. Says the portal lets corporate finance personnel see live foreign exchange rates, execute trades of foreign currency, confirm settlement, make cross-currency payments, and view **account** status. Mentions that Bank One is using Epicentric Inc.'s Foundation Server portal software, which includes a Portal Command Center that centralizes administration and will let Bank One delegate administrative responsibilities to independent currency brokers and other **third parties**. Explains that the portal runs on Sun Solaris, is powered by a Sybase database, and its security rights are handled by an Oracle database. Includes a sidebar. (MEM)

Descriptors: Foreign Trade; Portals; International Commerce; Money; Finances; **Online Transaction Processing**; Electronic Banking

Identifiers: Bank One; Epicentric

20/5/5 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00645722 01ZD10-005

The big payoff -- Get organized, pay your bills faster, and leave the paper cuts to someone else. How the top online bill-pay services stack up

Jerome, Marty

n10 Ziff-Davis Smart Business for the New Economy , October 1, 2001 , v14 p84-87, 4 Page(s)

ISSN: 1528-4034

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: **United States**

Presents reviews of ten of the leading online payment services, tested for cost, convenience, and overall ease of use. Says only six million of 127 million U.S. Net users pay **bills** online. Rates Paytrust 5 out of 5, remarking on its one-stop electronic **bill** management, top-notch navigation and reporting, and wireless access. Gives a 4 out of 5 rating to: Bank of America for its excellent navigation and reporting, hundreds of electronic billers, and wireless access; **CheckFree** for its fine reporting feature and monthly **account** summaries; Quicken **Bill Manager** for its many reminders, detailed reporting, and **bill** conversion option; and Wachovia for its excellent pending payment and recurring payment options and first rate customer service. Rates the other sites 3 o of 5: BankDirect BillPay; Bank One; E*Trade Bank; StatusFact Wells Fargo. Lists pros and cons of each site. Includes two charts. (MP)

Descriptors: **Online Transaction Processing**; Finances; Electronic Banking; Online Services

20/5/6 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00645360 01IK10-118

End the B2B paper chase -- Electronic bill payment is finally gaining momentum, as companies look to slash paper costs and improve cash flow

Robinson, Teri

InternetWeek , October 8, 2001 , n881 p33-34, 2 Page(s)

ISSN: 0746-8121

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Focuses on electronic **bill** presentment and payment (**EBPP**) systems in business-to-business (B2B) electronic commerce. Reports that **EBPP** can reduce a company's paper-based **billing** cycle from months to days and dramatically improve cash flow. Says that by applying **EBPP** internally, companies can streamline their purchasing and approval processes for expenses. Mentions that vendors Avolent, BCE Emergis, **CheckFree** , and Edocs are offering Web products with features such as detailed presentment, **bill consolidation** , e-mail notification, and dispute resolution. Explains that even security concerns have been allayed through the use of stronger encryption and secure transaction initiatives, such as Identrus in the financial sector. Includes a photo and a table. (MEM)

Descriptors: Secure Electronic Transaction; Business-to-Business Commerce; **Online Transaction Processing** ; Electronic Commerce; Online Information; Finances; Money

20/5/7 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00645350 01IK10-108

B2B e- billing starts to catch on

Yasin, Rutrell

InternetWeek , October 8, 2001 , n881 pl6, 1 Page(s)

ISSN: 0746-8121

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Focuses on electronic **billing** systems in business-to-business (B2B) electronic commerce. Reports that the adoption rate could speed up on the B2B and business-to-consumer (B2C) arena as more financial services firms get into the game. Says that unlike B2C, B2B **bills** and **invoices** are complex and lengthy, and as a result, B2B e- **billing** systems require more emphasis on enhanced cash management functions, dispute resolution, and workflow management. Mentions that banks JP Morgan Chase and Bank One have partnered with BCE Emergis, a provider of Web **invoicing** and payment systems for B2B applications. Explains that service providers such as **CheckFree** that are known more for B2C payments have begun to provide B2B and B2C e- **billing** from a single **integrated** platform. Includes a sidebar. (MEM)

Descriptors: Secure Electronic Transaction; Business-to-Business Commerce; Time and **Billing** Software; Electronic Commerce; **Online Transaction Processing** ; Electronic Banking

20/5/8 (Item 6 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00642456 01WR09-001

The money shot -- Ecurrencies have rarely been worth the paper they're not printed on. But with a potent viral marketing gimmick and a dose of dumb...

Bodow, Steve

Wired , September 1, 2001 , v9 n9 p86-97, 6 Page(s)

ISSN: 1059-1028

Company Name: PayPal; Citigroup

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Talks about the **electronic payment** (**e - payment**) operations of Palo Alto, CA-based PayPal. Reports that PayPal is based on established standards and provides a Web front end to existing channels for moving money electronically. Explains that the company acts as an **intermediary** ,

initiating transactions and sending confirmation notices. Indicates that when **fees** to an interchange are significant, PayPal **charges** the recipient for the money. Adds that PayPal's **fees** compare favorably to the price of a credit card merchant **account**, which carries initiation, equipment, and maintenance costs on top of transaction **fees**. Mentions that the company augments its basic activity with other features such as redemption of balances in the form of a paper check or an interest-bearing market fund. Compares the services of Citigroup's c2it with that of Paypal's. Includes a photo. (NAR)

Descriptors: Secure Electronic Transaction; **Online Transaction Processing**; Electronic Commerce; Finances; Money
Identifiers: PayPal; Citigroup

20/5/9 (Item 7 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00618380 01EW01-004

The check is in the e-mail -- New alliances and software give online bill payment a second wind

Ferguson, Renee Boucher

eWeek, January 1, 2001, v18 n1 p1, 22-23, 3 Page(s)

ISSN: 0740-1604

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Reports that many companies and banking institutions are rolling out electronic **bill** presentment and payment (**EBPP**) platforms, including Sears Roebuck & Co., Texaco Inc., Xerox Corp., Key Corp., Citigroup Inc., Bank of America Corp., and Wells Fargo & Co. Cites the goal to develop software that lets businesses and consumers see current and past **bills** as well as transact payments online. Says that some of the market confusion in **EBPP** began to clear when rival **EBPP** platform providers TransPoint and **CheckFree** merged. Mentions the complexity of planning an **EBPP** implementation. Discusses the prospects of **EBPP** in business-to-business (B2B) and business-to-consumer (B2C) electronic commerce. Explains that **EBPP** is hobbled by the same lack of industrywide standards that has slowed intercompany **integration** of other electronic-business software. Includes a photo, a sidebar, a chart, and a diagram. (MEM)

Descriptors: **Online Transaction Processing**; Electronic Banking; Banking; Electronic Commerce; Business-to-Business Commerce; Money; Finances

20/5/10 (Item 8 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00611059 00NC09-202

Handling electronic bill payments -- Getting bills to the Web is one thing; accepting electronic payments is another. We analyze eight payment service providers

Patel, Jeetu; Fenner, Joe

Network Computing, September 18, 2000, v11 n18 p79-98, 9 Page(s)

ISSN: 1046-4468

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: **United States**

Presents a buyers' guide to electronic **bill** presentment and payment (**EBPP**) services in three types, biller-centric, commerce-centric, and payer-centric. Displays a table comparing eight services from eight providers on payment mechanisms supported, back-end **integration**, data center, customer support, nonpayment services, and pricing models. Services reviewed are: Electronic Remittance and Electronic Debit solutions (\$NA) from **CheckFree** Corp. (678); CashRegister (\$NA) from CyberCash (703); Internet Commerce Suite (\$NA) from CyberSource Corp. (650); e-Pathway (\$NA) from Metavante (800); Internet Checking (\$99) from PayByCheck.com (253);

EBPP Services and ePayment (\$NA) from Princeton eCom (800); Payflow (\$179) from VeriSign (650); PayPal (\$NA) from X.com Corp. (877). Highlights the market leadership of **CheckFree** Corp. due to its customer base, data center, and associated technical capabilities. Includes a photo, three sidebars, a table, four screen displays, and eight product summaries. (MEM)
Descriptors: Secure Electronic Transaction; **Online Transaction Processing** ; Electronic Commerce; Finances; **Accounts Payable**; **Accounts Receivable**; Time and **Billing** Software

20/5/11 (Item 9 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00608646 00IW08-011

Federal Reserve eyes broader online role for U.S. banks

Grygo, Eugene

InfoWorld , August 7, 2000 , v22 n32 p16, 1 Page(s)

ISSN: 0199-6649

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United** States

Reports that the **United** States Federal Reserve Board has announced that it would allow financial holding companies to act as online **intermediaries** for financial and nonfinancial transactions under a proposed rule change. Explains that the rule change represents a departure from existing regulations prohibiting banks from competing with nonbanks as finders of buyers and sellers of goods and services. Enumerates the online services that banks would be able to offer as a result of the adjustment: lending and credit, check verification, check guarantee, collection and credit bureau, financial and investment advice, digital certification, payment and **billing** , and back-office financial processing. Indicates that the adjustment signals the Board's acknowledgement of the rise of electronic commerce. Includes a table. (MEM)

Descriptors: Banking; Federal Government; Government Regulation; **Online Transaction Processing** ; Electronic Banking; Electronic Commerce

20/5/12 (Item 10 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00606300 00IA07-007

16 presentment & payment options

Imaging & Document Solutions , July 1, 2000 , v9 n7 p24-25, 2 Page(s)

ISSN: 1063-4320

Languages: English

Document Type: Buyer and Vendor Guide

Geographic Location: **United** States

Presents a buyers' guide to electronic **bill** presentment and payment (**EBPP**) solutions. Displays a table comparing 20 solutions from 16 providers on pricing, output formats interpreted, search options, mining options, delivery formats, and delivery options. Products reviewed include: WorkOut Presentment (\$122,000) from Alysis (510); **CheckFree** I-Series (\$50,000) from **CheckFree** I-Solutions (734); DocSense Digital Document Delivery (\$NA) from docSense by Pitney Bowes (203); IBM ContentManager OnDemand (\$30,000) from IBM; BillCast (\$NA) from Just in Time Solutions (415); Total Solution for Document Presentment (\$20,000) from Optical Image Technology (814); PaySense Digital **Billing** Network (\$25,000) from TriSense Software (952); Documorph (\$NA) from Xenos Group (905). Includes a table. (MEM)

Descriptors: Electronic Banking; Finances; **Accounts Payable**; Web Publishing; Document Management System

20/5/13 (Item 11 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00602989 00IK05-202

Enron breaks into e-biz big leagues -- Commerce site energizes sector, racking up billions in transactions

Mullen, Theo

InternetWeek , May 15, 2000 , n813 p1, 75, 2 Page(s)

ISSN: 0746-8121

Company Name: Enron

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Reports that the EnronOnline Web site of natural gas, crude oil, and electricity supplier Enron Corp. has executed \$35 billion worth of transactions online since its launch in November 1999. Cites EnronOnline's primary activities: direct sales, resale of **third - party** products, and Enron's own purchasing. Mentions that EnronOnline **accounts** for 45 percent of Enron's wholesale revenue. Explains that the numbers propel Enron to the elite group of top electronic commerce sites. Presents energy industry analysts that Enron's overnight success is an indication of things to co Indicates that an Internet trading consortium has been formed by of Enron's competitors among electric utilities. States that EnronOnline helps Enron sell into international markets. Includes a table and a photo. (MEM)

Descriptors: Electronic Commerce; Web Sites; **Online Transaction Processing** ; Sales; Corporate Information

Identifiers: Enron

20/5/14 (Item 12 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00481224 97IK12-307

Online services squeeze travel agencies

Wilson, Tim

InternetWeek , December 22, 1997 , n695 p20, 1 Page(s)

ISSN: 0746-8121

Languages: English

Document Type: Articles, News & Columns

Geographic Location: **United States**

Discusses the impact that online travel booking services has had on traditional travel agencies. Suggests that the worst hit are those travel agencies which strictly book reservations, while those who offer full-service travel planning are less affected. Reports a six percent reduction in the number of travel agencies in business during a nine-month period, while the profits of online travel services steadily increased. Calls the phenomenon ``Internet disintermediation'' or the elimination of **intermediaries** in the purchase of goods and services. Says the decline in the number of travel agencies is also due in part to the reduction of commissi received from the airlines for ticket sales. Claims that cus can save as much as 17 percent when booking online rather than through a travel agent. Predicts that travel agencies will find it necessary to **charge fees** to survive the commission reductions. Includes one table and one sidebar. (kgh)

Descriptors: Travel; Electronic Commerce; **Online Transaction Processing** ; Competition; Business

20/5/15 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09051958

Bill payments via Internet get big boost

US: **CHECKFREE HOLDINGS MOVES TO WEB**

Wall Street Journal Europe (WSJ) 29 Jan 1999 p.27

Language: ENGLISH

" It has been announced that **Checkfree** Holdings <US>, the back-of-office processor for electronic banking has formed an alliance with Yahoo!, the Internet portal. Discussions are also being held with other major Web players. It is now strongly held that with **Checkfree** moving to the Web the pace at which consumers embrace electronic **billing** and payments could be speeded up dramatically. It will also prove to be a major rebuff for the big banks which have so far been slow in moving customers online and offered only slow and clumsy **electronic payment** methods. At the moment some 9-14% of consumer **bills** are paid annually electronically, of which a large proportion is done via direct debit. For a customer to receive and pay **bills** via an Internet portal they must firstly register with the portal giving identification and bank **account** details. There are some consumer concerns however about security on the Internet. In order to cope with the expected demand for its services **Checkfree**, has announced too that it is to add extra capacity for 1mn subscribers before 2000.

COMPANY: YAHOO!; **CHECKFREE** HOLDINGS

PRODUCT: Banking Institutions (6010); Computers & Auxiliary Equip (3573);
Communications Eqp ex Tel (3662);

EVENT: Company Formation (14);

COUNTRY: **United** States (1USA);

?

File 16:Gale Group PROMT(R) 1990-2002/Jul 15
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 File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 15
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?ds

Set	Items	Description
S1	8359093	BILL OR BILLING OR BILLS OR INVOIC? OR ACCOUNT? OR STATEME- NT? OR FEE OR FEES OR CHARGE? OR OBLIGATION? OR EBILL?
S2	18559851	CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBIN? OR JO- IN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL
S3	2506963	PAYMENT? OR PAYING? OR RENUMERATION? OR REMITT? OR DISBURS- EMENT? OR TRANSACTION?
S4	95597	EBPP OR ELECTRONIC()BILL()PRESENTATION(1W)PAYMENT? OR (ELE- CTRONIC OR E)()PAYMENT? OR EFT OR ELECTRONIC()FUND?()TRANSFER? OR (ONLINE OR ON()LINE OR MONETARY OR FINANC?)() (TRANSACTION- ?()PROCESS?) OR OLTP
S5	592999	(THIRD OR OUTSIDE)() (PARTY OR PARTIES) OR INTERMEDIAR? OR - CHECKFREE?
S6	145178	S1(S)S2(S)S3
S7	7196	S6(S)S5
S8	967	S7(S)S4
S9	30690	S1(5N)S2(5N)S3
S10	1257	S9(5N)S5
S11	564630	S1(3N)S2
S12	10235	S11(5N)S3
S13	815	S12(5N)S5
S14	2202578	(ELECTRIC OR GAS)() (BILL OR BILLS OR STATEMENT?) OR (CREDIT OR CHARGE)() (CARD OR CARDS OR TOKEN? OR INSTRUMENT?) OR TELE- PHONE? OR CREDITCARD? OR CHARGECARD OR AMX OR AMERICAN()EXPRE- SS OR MASTERCARD? OR MASTER()CARD? OR VISA
S15	48	S14(S)S13
S16	27	S15 NOT PY>1998
S17	26	S16 NOT PD=19970708:19971231
S18	14	RD (unique items)
S19	35977	S1(S)S2(S)S5
S20	797295	(S1 OR S14) (5N)S2
S21	50747	S20(S) (S3 OR S4)
S22	1706	S21(5N)S5
S23	19357	S20(5N) (S3 OR S4)
S24	991	S23(5N)S5
S25	977	S24 NOT S18
S26	191	S25 NOT PY>1998
S27	170	S26 NOT PD=19970708:19971231
S28	98	RD (unique items)
S29	15488	S20(3N) (S3 OR S4)
S30	902	S29(4N)S5
S31	889	S30 NOT S18
S32	162	S31 NOT PY>1998
S33	141	S32 NOT PD=19970708:19971231
S34	79	RD (unique items)
S35	75	S34 NOT (LIBRARY OR FITZGERALD)
S36	64	S35 NOT MERGER?
S37	40	S36 NOT PARTNER?

18/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06047312 Supplier Number: 53603404 (USE FORMAT 7 FOR FULLTEXT)

Options for banks to combat threats are becoming clear.

Retail Banker International, n404, pNA

Dec 23, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3054

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...total includes the 15 billion consumer-to-business transactions that are recurring, such as monthly **telephone** bills, and the 12 billion business-to-business transactions that take place in the United...

...their main checking account, enabling them to view their account balance and activity details while **paying bills**. For **bill consolidators** - the **intermediaries** that consolidate bills from multiple billers at a single online location - EBPP is a battle...of this threat. Does it have a large number of consumer billers - such as utilities, **credit cards** firms, cable communities, mortgage companies - particularly with national or multiregional franchises? Does it provide lockbox...

18/3,K/2 (Item 2 from file: 16)
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05985480 Supplier Number: 53342927 (USE FORMAT 7 FOR FULLTEXT)

ORACLE READIES NET BILLING OPTION FOR PAYMENT SERVER.

Computergram International, pNA

Dec 3, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 277

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...customers for goods and services to do so and receive payments over the web. Previously **credit cards** were the only form of payment possible with the Oracle server. Payment Server 1.1...

...sale server, and SET transactions. Payment Server is the software that enable sites to accept **credit cards** and integrates with payment processing systems, including CyberCash Inc's ICVerify payment system and its...

...There is a set-up fee that goes to CyberCash and also a small per-**transaction** fee. The Internet **Bill & Pay** cartridge also **integrates CheckFree** Corp's **payment** technology, which is an electronic checking technology. CheckFree clears the transactions itself before handing it...

18/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05872019 Supplier Number: 53031912 (USE FORMAT 7 FOR FULLTEXT)

Scoping Out Electronic Billing.

Bank Technology News, pNA

Sept 1, 1998

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 2782

... front end, CheckFree's E-Bill is an integrated presentment and payment product. CheckFree and Visa just announced a back-end remittance and settlement product, scheduled to go live by year end. The service will meld CheckFree's electronic connections with merchants, to Visa's electronic connections to banks.

Cost: The biller pays 25 to 40 cents for each...

18/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05814748 Supplier Number: 50321039 (USE FORMAT 7 FOR FULLTEXT)
Checkfree Seen Staying Ahead of Rival
MARJANOVIC, STEVEN
American Banker, v163, n180, p20
Sept 21, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; Trade
Word Count: 477

... of Checkfree acquiring the business, a strategy Checkfree has employed with success in the past.

Checkfree purchased Intuit Inc.'s bill - payment processing unit in 1996 for \$227 million in stock. It formed a partnership with the Integrion home-banking consortium last year and entered into a joint venture with Visa U.S.A. in May.

Brian Maimone, analyst at ING Barings Furman Selz, maintained his...

18/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05457170 Supplier Number: 48272896 (USE FORMAT 7 FOR FULLTEXT)
TECHNOLOGY CORNER
Corporate EFT Report, v18, n2, pN/A
Feb 4, 1998
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 558

... 6625.)

Integrion Signs With CheckFree.

The Integrion Financial Network signed a 10 year pact with CheckFree Corp. [CKFR] of Atlanta to integrate electronic billing and payment services with Integrion's home banking system. By June, Integrion's member banks expect to...

...is owned by 18 banks, International Business Machines Corp. [IBM] of Armonk, N.Y. and Visa USA, is building an electronic banking network with unified standards. Separately, Integrion announced Pittsburgh-based...

18/3,K/6 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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10567799 SUPPLIER NUMBER: 21212534 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Bringing interactivity to the bill. (includes related articles)
Grzanka, Len
Public Utilities Fortnightly (1994), 136, n18, S8(9)
Oct 1, 1998
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3687 LINE COUNT: 00305

... net) to compete with MSFDC. Integrion acquired the interactive

banking and electronic commerce operations of **Visa** Interactive, and in September 1997, formed a joint venture with **CheckFree** . Integrion plans to **merge** its Gold Standard **bill - paying** specification with OFX in August. However, Integrion is primarily a customer-to-financial institution interface...

18/3,K/7 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09232362 SUPPLIER NUMBER: 18990995 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Try E-banking. (electronic banking a maturing technology) (Industry Trend or Event)
Darlin, Damon
Forbes, v159, n1, p68(2)
Jan 13, 1997
ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1115 LINE COUNT: 00084

...ABSTRACT: Three main alternatives are available. Users can sign on with a bank that offers local **telephone** connection via a personal finance software package such as Intuit's Quicken. Users who are...

...any computer. A third possibility is to purchase Quicken or an equivalent banking software and **combine** it with a **bill - paying** service such as **CheckFree** . Bankers maintain that the technology is now as safe as the ubiquitous daily **credit card** purchase, although normal cautionary behavior continues to apply.

18/3,K/8 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07870365 SUPPLIER NUMBER: 16889451 (USE FORMAT 7 OR 9 FOR FULL TEXT)
American Express(r) certifies InnCharge! by GENSAR for direct settlement.
Business Wire, p5221176
May 22, 1995
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 619 LINE COUNT: 00063

... with split dial authorization for point of sale (POS) transactions, gives establishments direct access to **American Express** , avoiding unnecessary **third party transaction fees** . InnCharge! **combines** these **transaction** processing cost efficiencies with superior product features and support.

InnCharge! is a PC-based credit...

18/3,K/9 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07216500 SUPPLIER NUMBER: 15172944 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Industry pro warns of the error risks with electronic bill payment systems. (Checkfree Corp. executive vice president Mark A. Johnson)
Crockett, Barton
American Banker, v159, n46, p14(2)
March 9, 1994
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 618 LINE COUNT: 00050

...ABSTRACT: should be aware that problems can arise with the use of home banking services for **bill payment** . **Checkfree** jointly operates with **MasterCard** International Inc a home banking service called MasterBanking that provides electronic payment services to 40...

18/3,K/10 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05490572 SUPPLIER NUMBER: 11347582 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Structure of card associations at issue in defining membership. (Visa International and MasterCard International)
Financial Services Report, v8, n19, p1(3)
Oct 2, 1991
ISSN: 0894-7260 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1306 LINE COUNT: 00101

... Heller noted that the International Revenue Service (IRS) is interested in the prospective use of **credit cards** for income tax payment. The key reason for the interest is that cards could be...

...filing of tax returns. Taking cards for tax payment is currently proposed in the tax **bill** before the **Joint** Committee on Taxation.

Credit card payments could be made through **third - party** electronic service bureaus or to the IRS directly. The IRS is making a push to...

18/3,K/11 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02802199 Supplier Number: 45684642 (USE FORMAT 7 FOR FULLTEXT)
CHECKFREE TEAMS WITH ADP AND CYBERCASH.
EDI News, v9, n15, pN/A
July 24, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 118

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...market products and services with CyberCash Inc. to conduct payment transactions over the Internet using **credit cards**, debit cards, checks or cash, and license technology from CyberCash. ADP, provider of commercial payroll services and electronic banking, will team with **Checkfree** to create **combined** electronic **bill payment** and banking services. The new service allows businesses to manage their banking functions from a...

18/3,K/12 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02249151 Supplier Number: 44299039 (USE FORMAT 7 FOR FULLTEXT)
REMOTE BANKING: ARE CONSUMERS READY TO BRING THE BANK HOME?
Bank Automation News, v5, n24, pN/A
Dec 15, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1666

... financial management software will allow financial institutions to download account data to consumer's PCs.

* **Mastercard** International Inc. and **Checkfree** Corp., the largest **telephone bill - payment** service, have **joined** forces under the Masterbanking initiative. The initial offering includes ATM-like information services, delivered on **telephones** and PCs. Interfaces for other access devices are being developed.

Visa International and Intuit Inc....

18/3,K/13 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02116718 Supplier Number: 43933408 (USE FORMAT 7 FOR FULLTEXT)
ACH LOSING SOME BUSINESS TO CIRRUS NETWORK
Corporate EFT Report, v13, n12, pN/A
June 30, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1119

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

As reported by CORPORATE EFT REPORT in early May, **Checkfree** Corp., an electronic **bill payment** company, **joined** forces with **MasterCard** International Inc., which runs the Cirrus network, to provide electronic bill payment and remote banking...

18/3,K/14 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01598326 Supplier Number: 42414081 (USE FORMAT 7 FOR FULLTEXT)
NEW YORK ATTORNEY GENERAL LOOKING AT CITICORP'S PROVIDING OF CARD DATA
Financial Services Report, v8, n19, pN/A
Oct 2, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 194

... Heller noted that the International Revenue Service (IRS) is interested in the prospective use of **credit cards** for income tax payment. The key reason for the interest is that cards could be...

...filing of tax returns. Taking cards for tax payment is currently proposed in the tax **bill** before the **Joint** Committee on Taxation.

Credit card payments could be made through **third - party** electronic service bureaus or to the IRS directly. The IRS is making a push to...

37/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

06039068 Supplier Number: 53505585 (USE FORMAT 7 FOR FULLTEXT)
CheckFree Scores Second Utility E-Payment Pact 12/28/98.
Newsbytes, pNA
Dec 28, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 297

... or by using personal financial management (PFM) software such as Quicken, each of which offer **CheckFree 's integrated electronic billing and payment** .

CheckFree 's E-Bill service will present the electronic bills in color, complete with graphics, logos...

37/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06030582 Supplier Number: 53466499 (USE FORMAT 7 FOR FULLTEXT)
CheckFree and Ameren Corp. Sign Agreement for Electronic Billing and Presentment.
PR Newswire, p9753
Dec 28, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 462

... or by using personal financial management (PFM) software such as Quicken -- each of which offer **CheckFree 's integrated electronic billing and payment** . The electronic bills will be presented in color, complete with graphics, logos and full billing...

37/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05985147 Supplier Number: 53341915 (USE FORMAT 7 FOR FULLTEXT)
ORACLE READIES NET BILLING OPTION FOR PAYMENT SERVER.
Network Briefing, pNA
Dec 3, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 277

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...There is a set-up fee that goes to CyberCash and also a small per-**transaction** fee. The Internet **Bill & Pay** cartridge also **integrates CheckFree Corp's payment** technology, which is an electronic checking technology. CheckFree clears the transactions itself before handing it...

37/3,K/4 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05949202 Supplier Number: 53209838 (USE FORMAT 7 FOR FULLTEXT)
REPEAT/Mobius Management Systems, Inc. Introduces Software for Electronic Bill Presentment and Payment 'EBPP'.
Business Wire, pl228
Nov 12, 1998
Language: English Record Type: Fulltext

Document Type: Newswire; Trade
Word Count: 662

... historical billing data and all documentation about their accounts and transactions.

DocumentDirect for the Internet/ **EBPP** supports both **consolidation** and direct- bill **EBPP** models and is **integrated** with Atlanta-based **CheckFree** Corporation's payment processing services. The Mobius software extracts billing data from legacy systems and...

37/3,K/5 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05946665 Supplier Number: 53205087 (USE FORMAT 7 FOR FULLTEXT)
**Mobius Management Systems, Inc. Introduces Software for Electronic Bill
Presentment and Payment 'EBPP'.**
Business Wire, pl315
Nov 11, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 481

... historical billing data and all documentation about their accounts and transactions.

DocumentDirect for the Internet/ **EBPP** supports both **consolidation** and direct- bill **EBPP** models and is **integrated** with Atlanta-based **CheckFree** Corporation's payment processing services. The Mobius software extracts billing data from legacy systems and...

37/3,K/6 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05915046 Supplier Number: 53142666 (USE FORMAT 7 FOR FULLTEXT)
**Bell & Howell and CheckFree Team to Integrate Paper and Electronic Billing
Systems.**
PR Newswire, pl659
Oct 28, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 680

... between paper billing operations and the industry-leading CheckFree E-Bill(SM) electronic billing and **payment** solution. **CheckFree** E- Bill **consolidates** data from many billers on one web site for maximum customer convenience and processes payments...

37/3,K/7 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

05843614 Supplier Number: 50357753 (USE FORMAT 7 FOR FULLTEXT)
WIRELESS SERVICES SOLUTION
America's Network, p68
Sept 15, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 189

(USE FORMAT 7 FOR FULLTEXT)
TEXT:

...printing; Allows real-time credit card verification, credit scoring and address check via integration to **third - party** databases; Supports accruals, **payments** processing, **accounts** receivables and journaling, and

integrates into Oracle Financials, Platinum, SAP, Lawson and PeopleSoft;
Offers home zone, cell site, roamer, aggregate...

37/3,K/8 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05631618 Supplier Number: 50061556 (USE FORMAT 7 FOR FULLTEXT)
AT&T, CheckFree Team For Net Payments 06/09/98
Newsbytes, pN/A
June 9, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Newswire; General Trade
Word Count: 353

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...signed a deal with e-commerce software concern CheckFree [NASDAQ:CKFR].
AT&T will use **CheckFree** 's E- Bill software product which enables fully
integrated electronic **billing** and **payment** , officials said.

37/3,K/9 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.
05580116 Supplier Number: 48448538 (USE FORMAT 7 FOR FULLTEXT)
CheckFree to Provide Bill Presentment and Payment For Intuit's Quicken
Software and Quicken.com Web site
PR Newswire, p0427ATM013
April 27, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 608

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
...for Intuit's Quicken(R) personal financial management software and
Quicken.com(TM) Web site. **CheckFree** is the exclusive major **integrated**
bill presentment and **payment** provider to Intuit.

37/3,K/10 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.
04946143 Supplier Number: 47269696 (USE FORMAT 7 FOR FULLTEXT)
REPORTER'S NOTEBOOK: Microsoft Confirms Belief in Internet Banking
BLOOM, JENNIFER KINGSON
American Banker, p14
April 3, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 855

... still considerably bigger-competitor in the personal financial
software market. However, before selling its processing **unit** to
Checkfree , Intuit did **charge** banks **transaction** fees.
Microsoft has "upped the ante by saying 'everything is free,' " said
Enrico Roderick, Intuit...

37/3,K/11 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04896404 Supplier Number: 47200691 (USE FORMAT 7 FOR FULLTEXT)
REUTERS, CHECKFREE COMBINE NEWS WITH E-COMMERCE
Media Daily, v4, n5, pN/A
March 11, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 118

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...and electronic commerce facilitator CheckFree Corp.
(http://www.checkfree.com) said Monday that they would **combine CheckFree**
's portfolio **accounting** and **bill payment** processing services with
Reuters worldwide news service to provide more comprehensive services for
brokerage firms...

... **bill payment**. Reuters will offer its Internet brokerage customers
CheckFree's portfolio measurement and online **bill payment**, while
CheckFree will **integrate** Reuters news, stock quotes, content, brokerage
transaction capabilities and Internet hosting services to the services...

37/3,K/12 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04895514 Supplier Number: 47199708 (USE FORMAT 7 FOR FULLTEXT)
Reuters And CheckFree Join Forces To Provide Full-Service, Web-Based
Finance And Information Systems
PR Newswire, p310ATM006
March 10, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 553

... Internet brokerage customers an integrated solution including
CheckFree's full-service portfolio measurement and online **bill payment**.
CheckFree will **integrate** Reuters news, stock quotes, content, brokerage
transaction capabilities and Internet Hosting services to the suite...

37/3,K/13 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03886489 Supplier Number: 45591017 (USE FORMAT 7 FOR FULLTEXT)
NEW AT&T SERVICES REACH OUT VIA COMPUTER
Media Daily, v3, n109, pN/A
June 6, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 270

... communications company can," said Joseph P. Nacchio, president of
AT&T's Consumer Communications Services **unit**.

AT&T said its online **bill paying** system, offered with **CheckFree**
, is available immediately for home computers and will be available for
home TV screens in...

37/3,K/14 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2002 The Gale Group. All rts. reserv.

03720979 Supplier Number: 45274298
Checkfree Sues Intuit Unit Over Bill - Payment Process
American Banker, p19
Jan 19, 1995
Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

Checkfree Sues Intuit Unit Over Bill - Payment Process

37/3,K/15 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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02576952 Supplier Number: 43421410 (USE FORMAT 7 FOR FULLTEXT)
Communications Industry Report: BUSINESS INFORMATION SERVICES: Summary
Research Studies-Veronis, Suhler & Associates, Inc, p168
Nov, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 660

... Data, a former division of American Express, is an information processing company that is the **third - party** processor of MasterCard and **VISA** card **transactions** in the **United** States and the United Kingdom. The company's revenue growth of 21.4 percent in...

37/3,K/16 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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02338420 Supplier Number: 43065924
CheckFree hooks up with TV venture
Columbus Dispatch (OH), pE1
June 9, 1992
Language: English Record Type: Abstract
Document Type: Newspaper; Trade

ABSTRACT:

CheckFree (Westerville, OH) will **jointly** offer electronic **bill payment** via interactive television along with TV Answer (Reston, VA). TV Answer, working with Hewlett-Packard...

37/3,K/17 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

11581982 SUPPLIER NUMBER: 53544779 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Banks begin to present bills on line.
O'Sullivan, Orla
US Banker, 108, 12, 64(4)
Dec, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2672 LINE COUNT: 00216

... get paid by the consolidator cutting a check.) Bell & Howell has just agreed to help **CheckFree** **integrate** paper **billing** systems with **EBPP**.

To the naysayers, Paul Loftus, general manager of financial services' solutions with IBM, says, "Tremendous..."

37/3,K/18 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09399913 SUPPLIER NUMBER: 19273090 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Checkfree offering Reuters news feed. (Brief Article)
American Banker, v162, n63, p14(1)
April 3, 1997
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English

RECORD TYPE: Fulltext
WORD COUNT: 136 LINE COUNT: 00015

... success."

Reuters will offer its Internet brokerage customers Checkfree's portfolio measurement and on-line **bill payment** features. **Checkfree** will **integrate** Reuters news, stock quotes, and brokerage transaction capabilities into what it offers financial institutions.

37/3,K/19 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09399910 SUPPLIER NUMBER: 19273087 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Microsoft confirms belief in Internet banking.
Bloom, Jennifer Kingson
American Banker, v162, n63, p14(1)
April 3, 1997
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 912 LINE COUNT: 00075

... still considerably bigger-competitor in the personal financial software market. However, before selling its processing **unit** to **Checkfree**, Intuit did **charge** banks **transaction** fees.

Microsoft has "upped the ante by saying 'everything is free,' " said Enrico Roderick, Intuit...

37/3,K/20 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

09201480 SUPPLIER NUMBER: 18976488 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Online banking for small firms. (Intuit Inc. to offer online banking on business accounting packages)
Richards, Kathleen
HFN The Weekly Newspaper for the Home Furnishing Network, v70, n52, p55(1)
Dec 23, 1996
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 601 LINE COUNT: 00051

... time, Intuit said that it is selling the Intuit Services Corp., its back-end processing **unit**, to leading **bill - payment** processor **CheckFree**, the deal is expected to become final early next year. After it is finalized, Intuit...

37/3,K/21 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06659769 SUPPLIER NUMBER: 13968629 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Don't bank on it - yet. (the problems associated with electronic bill paying) (Column)
Howard, Bill
PC Magazine, v12, n13, p105(1)
July, 1993
DOCUMENT TYPE: Column ISSN: 0888-8507 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 648 LINE COUNT: 00047

... Fees." The good news is that I only had to correct it once.

This summer, **MasterCard** and **CheckFree** will **jointly** offer a PC-based **bill - paying** service, MasterBanking, that promises to cut the lead time for the electronic check payments to...

37/3,K/22 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06364855 SUPPLIER NUMBER: 13051247 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**MoneyCounts. (Parsons Technology Inc.) (Software Review) (one of nine
evaluations of personal-finance software in 'Tracking Dollars With
Sense') (Evaluation)**
Shipley, Chris
PC Magazine, v12, n1, p264(2)
Jan 12, 1993
DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 730 LINE COUNT: 00057

... a mortgage payment. It reminds you as these transactions become due.

While MoneyCounts doesn't **integrate** access to the **bill - paying** service **CheckFree**, you can import data from the CheckFree software package.

MoneyCounts lets you choose whether a...

37/3,K/23 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

06364853 SUPPLIER NUMBER: 13051139 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Managing Your Money. (MECA Software Inc.) (Software Review) (one of nine
evaluations of personal-finance software in 'Tracking Dollars With
Sense') (Evaluation)**
Shipley, Chris
PC Magazine, v12, n1, p258(3)
Jan 12, 1993
DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 769 LINE COUNT: 00058

... via a SkyTel pager.

In addition to the connection to Dow Jones, the package offers **integrated** links to the electronic **bill - payment** service **CheckFree**, and it offers data import from BillPay USA on Prodigy.

These features combine to make...

37/3,K/24 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06364848 SUPPLIER NUMBER: 13050857 (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Tracking dollars with sense. (Software Review) (overview of nine
evaluations of personal finance software) (includes related articles on
Editors' Choices, suitability-to-task ratings) (Evaluation)**
Shipley, Chris
PC Magazine, v12, n1, p241(16)
Jan 12, 1993
DOCUMENT TYPE: Evaluation ISSN: 0888-8507 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2436 LINE COUNT: 00185

... provides the same level of support for general banking and budgeting tasks, including--like Quicken-- **integrated** access to **CheckFree**, an electronic **bill - paying** service. But unlike Quicken, Managing Your Money offers unsurpassed support for investors. Its portfolio manager...

37/3,K/25 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2002 The Gale Group. All rts. reserv.

05759248 SUPPLIER NUMBER: 11868453 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AMERICAN EXPRESS PLANS PUBLIC OFFERING OF INFORMATION PROCESSING SUBSIDIARY
PR Newswire, 0203A6074
Feb 3, 1992
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 399 LINE COUNT: 00035

... Through its oldest and largest business unit, First Data Resources, the Company is the leading **third - party** processor of MasterCard and **VISA** card **transactions** in the **United** States and the United Kingdom. During 1991, it processed more than 1.7 billion credit...

37/3,K/26 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05484392 SUPPLIER NUMBER: 11304944 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Structure of card associations at issue in defining membership. (Visa International and MasterCard International Inc. address questions at the American Bankers Association National Bank Card Conference)
Card News, v6, n18, p1(3)
Sept 23, 1991
ISSN: 0894-0797 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1326 LINE COUNT: 00103

... filing of tax returns. Taking cards for tax payment is currently proposed in the tax **bill** before the **Joint** Committee on Taxation.
Credit card payments could be made through **third - party** electronic service bureaus or to the IRS directly. The IRS is making a push to...

37/3,K/27 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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05432982 SUPPLIER NUMBER: 11173652 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Quicken profits from new features. (Intuit Inc.'s Quicken 3.0 financial software) (product announcement)
Brown, Dartanyan L.
MacWEEK, v5, n29, p8(1)
August 20, 1991
DOCUMENT TYPE: product announcement ISSN: 0892-8118 LANGUAGE:
ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 222 LINE COUNT: 00019

... package.
Still priced at \$69.95, Version 3.0 now offers:
>CheckFree electronic payment. With **CheckFree** Corp.'s electronic **bill - paying** software now **integrated** within Quicken, users pay a \$9.95 monthly fee to pay bills electronically to any...

37/3,K/28 (Item 12 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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04520272 SUPPLIER NUMBER: 08349693 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Former GTE Spacenet comptroller pleads guilty to mail fraud. (Dan French) (Supplier Profile)
Satellite News, v13, n4, p1(3)
Jan 29, 1990
ISSN: 0161-3448 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1005 LINE COUNT: 00078

... requested the check in payment of the invoice himself, ostensibly to deliver it to the **third - party** vendor, many checks in **payment** of those **invoices** were sent by the **United States** mail to the addresses provided on the invoice, including the Bethesda post office box...

37/3,K/29 (Item 13 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2002 The Gale Group. All rts. reserv.

04064342 SUPPLIER NUMBER: 07752395 (USE FORMAT 7 OR 9 FOR FULL TEXT)
FASB proposal changes retiree healthcare benefit accounting. (includes related information)
Grimaldi, Paul L.; Bertko, John M.
Healthcare Financial Management, v43, n7, p48(7)
July, 1989
ISSN: 0735-0732 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3152 LINE COUNT: 00271

... least one year. Also extracted, if available, would be gross billed charges, Medicare and other **third party payments**, discounts, disallowed **charges**, **units** of service, and copayments. Many employers do not have all of this information. The accuracy...

37/3,K/30 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02183865 SUPPLIER NUMBER: 20778227 (USE FORMAT 7 OR 9 FOR FULL TEXT)
AT&T, CheckFree Team For Net Payments.
Newsbytes, n28, pNEW06090023
June 9, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 355 LINE COUNT: 00032

TEXT:

...signed a deal with e-commerce software concern CheckFree (NASDAQ:CKFR). AT&T will use **CheckFree** 's **E- Bill** software product which enables fully **integrated** electronic **billing** and **payment**, officials said.

37/3,K/31 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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02028301 SUPPLIER NUMBER: 18990995 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Try E-banking. (electronic banking a maturing technology) (Industry Trend or Event)
Darlin, Damon
Forbes, v159, n1, p68(2)
Jan 13, 1997
ISSN: 0015-6914 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1115 LINE COUNT: 00084

...ABSTRACT: any computer. A third possibility is to purchase Quicken or an equivalent banking software and **combine** it with a **bill - paying** service such as **CheckFree**. Bankers maintain that the technology is now as safe as the ubiquitous daily credit card...

37/3,K/32 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
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01980426 SUPPLIER NUMBER: 18683034 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Intuit Trades Subsidiary For CheckFree Stock.

Newsbytes, pNEW09160070

Sep 16, 1996

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 501 LINE COUNT: 00045

... financial electronic commerce, and they have been instrumental in the introduction of online banking and **bill payment**," Kight said. "**Combining** software like Quicken with **CheckFree**'s open processing architecture puts financial institutions in the position right now to take home...

37/3,K/33 (Item 4 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01879477 SUPPLIER NUMBER: 17831288 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Banks close, PCs open. (Product Information)

Keizer, Gregg

Computer Life, v2, n12, p34(1)

Dec, 1995

ISSN: 1076-9862 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 485 LINE COUNT: 00050

... for more than a decade, usually without much success. And every personal finance program has **integrated** electronic **bill paying**, typically through the **CheckFree** electronic-payment service. Microsoft Money 3.0 even offered a full online banking plate from...

37/3,K/34 (Item 5 from file: 275)

DIALOG(R)File 275:Gale Group Computer DB(TM)

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01440633 SUPPLIER NUMBER: 11012422 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Great products you may have overlooked. (Multisoft Corp.'s Super PC-Kwik utility program and PC-Kwik Power Pak operating system enhancement and Intuit Inc.'s Quicken financial software)

PC-Computing, v4, n8, p99(1)

August, 1991

ISSN: 0899-1847 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 350 LINE COUNT: 00025

... or small-business accounts; Quicken 4, released last fall, adds investment portfolio-tracking capabilities and **integration** with the **CheckFree** online **bill - paying** service. "It was so easy to use, even fun, that it made me want to...

37/3,K/35 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04572827 Supplier Number: 59187927 (USE FORMAT 7 FOR FULLTEXT)

MSFDC prepares to start payments pilot.

Electronic Payments International, p2

Jan, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 301

... services is clearly gaining momentum. The day after the Wells Fargo-KeyBank announcement, Integrion and **CheckFree** said their fully **integrated** electronic banking, **billing** and **payment** service would be launched in the first three months of 1998. The solution, called E...

37/3,K/36 (Item 2 from file: 636)

governmental units , to debit their accounts directly.

Corporate trade payments are another example of specialized services, as these types of transactions are associated with the...

37/3,K/40 (Item 6 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

01684758 Supplier Number: 42694873 (USE FORMAT 7 FOR FULLTEXT)
CREDIT CARD THEFT THROUGH MAIL FOUND PREVALENT IN POSTAL REPORT
Card News, v7, n2, pN/A
Jan 27, 1992
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 678

... or making address changes by telephone. Card issuers also were urged to be wary of third party checks being used for credit card payments .

United States Postal Service, Congressional and Public Affairs
Branch, Room 3100, 475 L'Enfant Plaza, S...

File 625:American Banker Publications 1981-2002/Jul 15
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File 268:Banking Info Source 1981-2002/Jun W5
(c) 2002 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2002/Jul 15
(c) 2002 Bond Buyer
File 267:Finance & Banking Newsletters 2002/Jul 15
(c) 2002 The Dialog Corp.

?ds

Set	Items	Description
S1	396821	BILL OR BILLING OR BILLS OR INVOIC? OR ACCOUNT? OR STATEME- NT? OR FEE OR FEES OR CHARGE? OR OBLIGATION? OR EBILL?
S2	206249	PAYMENT? OR PAYING? OR RENUMERATION? OR REMITT? OR DISBURS- EMENT? OR TRANSACTION?
S3	15322	EBPP OR ELECTRONIC()BILL()PRESENTATION(1W)PAYMENT? OR (ELE- CTRONIC OR E)()PAYMENT? OR EFT OR ELECTRONIC()FUND?()TRANSFER? OR (ONLINE OR ON()LINE OR MONETARY OR FINANC?)() (TRANSACTION- ?()PROCESS?) OR OLTP
S4	22541	(THIRD OR OUTSIDE)() (PARTY OR PARTIES) OR INTERMEDIAR? OR - CHECKFREE?
S5	31124	S1(5N)S2
S6	1063	S5(5N) (CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBIN? OR JOIN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL)
S7	61	S6(5N)S4
S8	37	S7 NOT PY>1998
S9	27	S8 NOT PD=19970708:19971231
S10	27	RD (unique items)
S11	14	S10 NOT (PACT? OR JOINT? OR POST? OR PILOT?)
S12	25072	S1(3N) (S2 OR S3)
S13	834	S12(5N) (CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBI- N? OR JOIN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL)
S14	42	S13(3N)S4
S15	33	S14 NOT S11
S16	16	S15 NOT PY>1998
S17	8	S16 NOT PD=19970708:19971231
S18	8	RD (unique items)

10/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0224600

*** Checkfree Seen Staying Ahead of Rival**

American Banker - September 21, 1998; Pg. 20; Vol. 163, No. 180
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 478

BYLINE:

By STEVEN MARJANOVIC

TEXT:

...of Checkfree acquiring the business, a strategy
Checkfree has employed with success in the past.

Checkfree purchased Intuit Inc.'s **bill - payment processing unit**
in 1996
for \$227 million in stock. It formed a partnership with the Integrion home
...

10/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0197006

Tech Bytes: Checkfree Offering Reuters News Feed

American Banker - April 3, 1997; Pg. 14; Vol. 162, No. 63
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 126

TEXT:

...success."

Reuters will offer its Internet brokerage customers Checkfree's
portfolio measurement and on-line **bill payment** features. **Checkfree**
will
integrate Reuters news, stock quotes, and brokerage transaction
capabilities into what it offers financial institutions.

10/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0197003

*** REPORTER'S NOTEBOOK: Microsoft Confirms Belief in Internet Banking**

American Banker - April 3, 1997; Pg. 14; Vol. 162, No. 63
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 865

BYLINE:

By JENNIFER KINGSON BLOOM

TEXT:

...still considerably
bigger-competitor in the personal financial software market. However,
before selling its processing **unit** to **Checkfree**, Intuit did **charge**
banks
transaction fees.

Microsoft has "upped the ante by saying 'everything is free,' " said
Enrico Roderick, Intuit's...

10/3,K/4 (Item 4 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0194962

*** Banks' Lead on Information Superhighway Challenged**

American Banker - February 19, 1997; Pg. 1; Vol. 162, No. 33

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,419

BYLINE:

By JEFFREY KUTLER

TEXT:

...is delivering full investment capabilities plus a banking package courtesy of PNC Bank Corp.'s **integrated** financial services **unit** and **bill - paying** through **Checkfree**.

James Shelton, executive director of the Online Banking Association, Corte Madera, Calif., said the funds...

10/3,K/5 (Item 5 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0188033

*** Intuit, Pulling Out of On-Line Banking, Selling Business to Checkfree for \$227M**

American Banker - September 17, 1996; Pg. 1; Vol. 161, No. 178

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 695

BYLINE:

By JENNIFER KINGSON BLOOM

TEXT:

...Inc. announced Monday that it has agreed to sell its pioneering on-line banking and **bill payment** processing **unit** to **Checkfree** Corp. for

\$227.6 million in stock.

The sale of Intuit Services Co. would essentially...

...service, which is based in Downers Grove, Ill.

Bankers and analysts applauded the Intuit and **Checkfree** news, saying the **consolidation** would result in lower **transaction fees** for banks

and greater access to Quicken.

"It's key for Checkfree to do exactly..."

10/3,K/6 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0167262

*** Servantis, Prodigy in Marketing Pact for Home Banking**

American Banker - March 1, 1996; Pg. 13; Vol. 161, No. 41

WORD COUNT: 315

BYLINE:

By TRACEY TUCKER: Special to the American Banker

TEXT:

...add PC banking and automated clearing house services to its electronic commerce offerings.

Through a **combination** of electronic **bill payment** transactions and remote

banking, Servantis and **Checkfree** will serve about 300 financial institutions.

Checkfree also has relationships with Fiserv Inc., Electronic Data...

10/3,K/7 (Item 7 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0167217

*** Servantis, Prodigy in Marketing Pact for Home Banking**
American Banker - March 1, 1996; Pg. 13; Vol. 161, No. 41
WORD COUNT: 315

BYLINE:

By TRACEY TUCKER: Special to the American Banker

TEXT:

...add PC banking and automated clearing house
services to its electronic commerce offerings.

Through a combination of electronic bill payment transactions
and remote
banking, Servantis and Checkfree will serve about 300 financial
institutions.

Checkfree also has relationships with Fiserv Inc., Electronic Data...

10/3,K/8 (Item 8 from file: 625)
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0157099

Checkfree, Fitech Join To Market Electronic Bill Payment Service
American Banker - April 17, 1995; Pg. 17; Vol. 160, No. 72
WORD COUNT: 581

BYLINE:

By KAREN EPPER

Checkfree, Fitech Join To Market Electronic Bill Payment Service

TEXT:

...Corp. has forged an alliance
with Fitech Inc. of Heathrow, Fla.

The pair agreed to integrate Checkfree's bill payment processing
software with Fitech's home banking software, which is marketed primarily
to small financial...

...the Fitech customer base represents a ripe and
largely untapped segment for home banking and bill payment.

Using the integrated Checkfree /Fitech product, bank customers will
be
able to obtain balances, pay bills, and apply for...

10/3,K/9 (Item 9 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0154191

Frontiers: Checkfree Sues Intuit Unit Over Bill - Payment Process
American Banker - January 19, 1995; Pg. 19; Vol. 160, No. 12
WORD COUNT: 658

BYLINE:

By BRIAN TRACEY

Frontiers: Checkfree Sues Intuit Unit Over Bill - Payment Process

10/3,K/10 (Item 10 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0145901

Letters to the Editor: Toward a More Thorough Understanding of Bill Payment Processing

American Banker - May 4, 1994; Pg. 17; Vol. 159, No. 85

WORD COUNT: 373

TEXT:

...payments electronically, but to nonelectronic merchants and individuals.

Unified Payment System

To meet this demand, **Checkfree** has developed a unified **bill payment** system that **combines** the most advanced electronic and paper-based delivery systems available today.

For the growing number...

10/3,K/11 (Item 11 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0033372

San Jose Firm Helps Smaller Banks Assess Their Merchant, Credit Card Costs

American Banker - October 31, 1984, Wednesday; Pg. 20

WORD COUNT: 362

BYLINE:

By MOLLY HOOPER

TEXT:

... which sell for less than \$1,000 a month, display and analyze the separate and **combined** effects of bank **charges** for handling credit card **transactions** ; **third - party** processing, authorization, and interchange fees; and annual credit card fees. The reports also provide detailed...

10/3,K/12 (Item 12 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0025053

Try an Interest Rate Swap, You'll Like It

American Banker - February 16, 1984, Thursday; Pg. 4

WORD COUNT: 1,379

TEXT:

... 5%. The intermediary then reimburses First Financial for its issuing expenses. In addition, each year, **Consolidated** Safe pays 0.125% **fee** to the **intermediary** .

The Annual Payments

Annually, the **intermediary** swaps interest payments as follows:

* The intermediary receives an amount equal to the six-month...

10/3,K/13 (Item 1 from file: 268)

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00349151

Technology (A Special Report): Pieces of the Puzzle --- The Color of Money:

It may not be green, and it may not be controlled By the same institutions that control it now

Tracey, Brian

Wall Street Journal, pR, 28:1, Nov 16, 1998 DOCUMENT TYPE: Newspaper

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: and even many small financial institutions already offer their customers some type of PC-based **bill paying** : **CheckFree** Corp., a **unit** of **CheckFree** Holdings Corp., processed over 80 million electronic payments on behalf of banks, consumers and businesses...

10/3,K/14 (Item 2 from file: 268)
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00345891 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Scoping out electronic billing
Anonymous
Bank Technology News, v11, n9, p33-37+, Sep 1998 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 02694

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... end payment processing, handling more than 96 million payments a year. On the front end, **CheckFree** 's E- **Bill** is an **integrated** presentment and **payment** product. **CheckFree** and Visa just announced a back-end remittance and settlement product, scheduled to go live...

10/3,K/15 (Item 3 from file: 268)
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00336865 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Intuit Will Post CheckFree's Bills
Anonymous
Report on Home Banking & Financial Services, v3, n15, p3, May 11, 1998
DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: News LANGUAGE: English
RECORD TYPE: Abstract Fulltext
WORD COUNT: 00323

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... from International Billing Services.
What makes the agreement with CheckFree different is that Intuit considers **CheckFree** "a major **integrated bill** presentment and **payment** provider," according to Nancy E. Tubbs, a senior product manager for the Mountain View, Calif...

10/3,K/16 (Item 4 from file: 268)
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00331219 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Best technological minds address banking issues
Anonymous
Kentucky Banker, v853, p17-21, Feb 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02611

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... Also in 1998, banks using IFS will be the first to offer their customers fully **integrated** electronic banking, **billing** and **payment** services developed by **CheckFree** and Integrion.
Company plans for new era in credit risk management
Fair, Isaac and Co...

10/3,K/17 (Item 5 from file: 268)
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00329230 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Best technological minds address banking issues

Anonymous

Bank News, v98, n1, p18-23, Jan 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02609

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Also in 1998, banks using IFS will be the first to offer their customers fully **integrated** electronic banking, **billing** and **payment** services developed by **CheckFree** and Integrion.

Company plans for new era in credit risk management
Fair, Isaac and Co...

10/3,K/18 (Item 6 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00318325 (USE FORMAT 7 OR 9 FOR FULLTEXT)

OFX to support bill presentment

Anonymous

Payment Systems Report, v12, n7, p4, Jul 1997 DOCUMENT TYPE: Newsletter
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00213

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... providers get tremendous benefits form bill presentment, and financial institutions need to be able to **integrate** it with home banking and bill **payment**," said **CheckFree** CEO Pete Kight. "With the publication of the draft message set, we are delivering on...

10/3,K/19 (Item 7 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00297949

Magic Line teams up with CheckFree Corp. to offer remote banking and bill-payment services

Anonymous

Michigan Banker, v8, n10, p30, Oct 1996 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT: Magic Line Inc. is teaming with **CheckFree** Corp. (Columbus, Ohio) to offer **integrated** remote banking and bill **payment** processing to some 1,000 financial institutions in the Magic Line network. CheckFree is the...

10/3,K/20 (Item 8 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00296083 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CheckFree deals with EPS, HFN

Anonymous

Bank Systems & Technology, v33, n9, p10, Sep 1996 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00209

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: signed agreements with Electronic Payment Services Inc. (EPS) and Home Financial Network (HFN). With the **CheckFree** -EPS agreement, **integrated** home banking and bill **payment** solutions will be offered to more than 36 million customers of nearly 2,000 financial...

Under terms of the **CheckFree** -EPS agreement, **integrated** home banking and **bill payment** solutions will be offered to more than 36 million customers of nearly 2,000 financial...

10/3,K/21 (Item 9 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00294213

Intuit, pulling out of on-line banking, selling business to Checkfree for \$227M

Bloom, Jennifer Kingson
American Banker, pl:3, Sep 17, 1996 DOCUMENT TYPE: Newspaper Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: that it has agreed to sell Intuit Services Co, its pioneering on-line banking and **bill payment** processing unit , to **Checkfree** Corp for \$227.6 million in stock.

10/3,K/22 (Item 10 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00287421 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MasterBanking changes course

Anonymous
Bank Technology News, v9, n5, p6,10, May 1996 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 00733

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 1995.
That full, integrated functionality never came to fruition. "We agreed with the vision of **CheckFree** and MasterBanking to offer **integrated** home banking and **bill payment** ," says Doug Samuels, senior vice president, operations, of the \$615 million bank. "But we never...

10/3,K/23 (Item 11 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00263667

Bill payment service set as alternative to financial EDI

Anonymous
EDI News, v9, n12, p7, Jun 12, 1995 DOCUMENT TYPE: Newsletter Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: checkpaying ability through software will now be available to the commercial market, allowing businesses to **consolidate** accounting processes from multiple **accounts** . The **Checkfree** Commercial **Payment** Service, offered by **Checkfree** Corp., will enable users of most commercial accounting software packages to pay vendor bills through...

10/3,K/24 (Item 12 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00259954

Checkfree , Fitech join to market electronic bill payment service
Epper, Karen

American Banker, pl7:1, Apr 17, 1995 DOCUMENT TYPE: Newspaper Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Checkfree , Fitech join to market electronic bill payment service

...ABSTRACT: payment service, Checkfree Corp has forged an alliance with Fitech Inc. The pair agreed to **integrate** Checkfree 's bill payment processing software with Fitech's home banking software.

10/3,K/25 (Item 13 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00243286 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The race to offer home banking

Morrall, Katherine

Bank Marketing, v26, n5, pl5-24, May 1994 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 03048

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... network; and Remittance Processing Service, its merchant banking electronic funds transfer system. The program was **jointly** developed with **Checkfree** , which provides **bill payment** services when electronic methods are not possible.

With MasterCard's system, consumers dial an 800...

10/3,K/26 (Item 1 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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04544060

PARTNERSHIPS

CORPORATE EFT REPORT

December 23, 1998 VOL: 18 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 396 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...and related products, has allied itself with BlueGill Technologies and Oracle Corp. [ORCL] for electronic **bill** presentment and **payment** services. **CheckFree** will license and **integrate** the Internet bill presentment software of Ann Arbor, Mich.-based BlueGill into its own bill...

10/3,K/27 (Item 2 from file: 267)

DIALOG(R)File 267:Finance & Banking Newsletters

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00039380

TECHNOLOGY CORNER

CORPORATE EFT REPORT

February 4, 1998 VOL: 18 ISSUE: 2 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH WORD COUNT: 580 RECORD TYPE: FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

TEXT:

...6625.)

Integrion Signs With CheckFree.

The Integrion Financial Network signed a 10 year pact with **CheckFree** Corp. [CKFR] of Atlanta to **integrate** electronic **billing** and **payment** services with Integrion's home banking system. By June, Integrion's member banks expect to...

18/3,K/1 (Item 1 from file: 625)
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0197006

Tech Bytes: Checkfree Offering Reuters News Feed

American Banker - April 3, 1997; Pg. 14; Vol. 162, No. 63

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 126

TEXT:

...success."

Reuters will offer its Internet brokerage customers Checkfree's portfolio measurement and on-line bill payment features. Checkfree will

integrate Reuters news, stock quotes, and brokerage transaction capabilities into what it offers financial institutions.

18/3,K/2 (Item 2 from file: 625)
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0194962

*** Banks' Lead on Information Superhighway Challenged**

American Banker - February 19, 1997; Pg. 1; Vol. 162, No. 33

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,419

BYLINE:

By JEFFREY KUTLER

TEXT:

...is delivering full investment capabilities plus a banking package courtesy of PNC Bank Corp.'s integrated financial services unit and bill - paying through Checkfree .

James Shelton, executive director of the Online Banking Association, Corte Madera, Calif., said the funds...

18/3,K/3 (Item 1 from file: 268)
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00349151

Technology (A Special Report): Pieces of the Puzzle --- The Color of Money:

It may not be green, and it may not be controlled By the same institutions that control it now

Tracey, Brian

Wall Street Journal, pR, 28:1, Nov 16, 1998 DOCUMENT TYPE: Newspaper

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: and even many small financial institutions already offer their customers some type of PC-based bill paying : CheckFree Corp., a unit of CheckFree Holdings Corp., processed over 80 million electronic payments on behalf of banks, consumers and businesses...

18/3,K/4 (Item 2 from file: 268)
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00336865 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Intuit Will Post CheckFree's Bills

Anonymous

Report on Home Banking & Financial Services, v3, n15, p3, May 11, 1998

DOCUMENT TYPE: Newsletter Article ARTICLE TYPE: News LANGUAGE: English

RECORD TYPE: Abstract Fulltext
WORD COUNT: 00323

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... from International Billing Services.
What makes the agreement with CheckFree different is that Intuit considers **CheckFree** "a major **integrated bill** presentment and **payment** provider," according to Nancy E. Tubbs, a senior product manager for the Mountain View, Calif...

18/3,K/5 (Item 3 from file: 268)
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00331219 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Best technological minds address banking issues
Anonymous
Kentucky Banker, v853, p17-21, Feb 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02611

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... Also in 1998, banks using IFS will be the first to offer their customers fully **integrated** electronic banking, **billing** and **payment** services developed by **CheckFree** and Integrion.
Company plans for new era in credit risk management
Fair, Isaac and Co...

18/3,K/6 (Item 4 from file: 268)
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00329230 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Best techological minds address banking issues
Anonymous
Bank News, v98, n1, p18-23, Jan 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02609

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... Also in 1998, banks using IFS will be the first to offer their customers fully **integrated** electronic banking, **billing** and **payment** services developed by **CheckFree** and Integrion.
Company plans for new era in credit risk management
Fair, Isaac and Co...

18/3,K/7 (Item 5 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00243286 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The race to offer home banking
Morrall, Katherine
Bank Marketing, v26, n5, p15-24, May 1994 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 03048

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... network; and Remittance Processing Service, its merchant banking electronic funds transfer system. The program was **jointly** developed with **Checkfree** , which provides **bill payment** services when electronic methods are not possible.
With MasterCard's system, consumers dial an 800...

18/3,K/8 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
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04544060

PARTNERSHIPS

CORPORATE EFT REPORT

December 23, 1998 VOL: 18 ISSUE: 25 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 396

RECORD TYPE: FULLTEXT

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TEXT:

...and related products, has allied itself
with BlueGill Technologies and Oracle Corp. [ORCL] for electronic bill
presentment and payment services. CheckFree will license and
integrate the Internet bill presentment software of Ann Arbor, Mich.-
based BlueGill into its own bill...

?

After full and correct **payment** has been made, the primary computer activates a component to deliver the goods or services sought. A secondary computer (17) is coupled between the validator (1) and the primary computer (4), and monitors the control signals from the primary computer to a component (5, 6) controlling the **intermediary** and final cash registers.

An **account** card reader (26) is connected to the secondary computer, and one or more push buttons (27, 28) give a signal to the secondary computer corresp. to a specific sum of money. After receipt of confirmation from the **account** card or buttons that correct **payment** has been received, the secondary computer transmits a signal to the primary (4) indicating that the coin or banknote validator (1) has received the required sum.

USE - Automatic goods dispensing machines, parking meters, and the like.

Dwg.1/2

Title Terms: PAY; REGISTER; AUTOMAT; INCORPORATE; COIN; BANK; NOTE; VALID; PRIMARY; COMPUTER; CONTROL; **INTERMEDIARY** ; CASH; REGISTER

Derwent Class: T01; T05

International Patent Class (Main): G06F-007/08; G07F-005/22

International Patent Class (Additional): G06K-005/00; G07F-007/08;

G07F-017/00

File Segment: EPI

?ds

Set	Items	Description
S1	10546	BILL OR BILLING OR BILLS OR INVOIC? OR ACCOUNT? OR STATEME- NT? OR FEE OR FEES OR CHARGE? OR OBLIGATION? OR EBILL?
S2	32359	CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBIN? OR JO- IN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL
S3	5744	PAYMENT? OR PAYING? OR RENUMERATION? OR REMITT? OR DISBURS- EMENT? OR TRANSACTION?
S4	1453	EBPP OR ELECTRONIC()BILL()PRESENTATION(1W)PAYMENT? OR (ELE- CTRONIC OR E)()PAYMENT? OR EFT OR ELECTRONIC()FUND?()TRANSFER? OR (ONLINE OR ON()LINE OR MONETARY OR FINANC?)() (TRANSACTION- ?()PROCESS?) OR OLTP
S5	3312	(THIRD OR OUTSIDE)() (PARTY OR PARTIES) OR INTERMEDIAR? OR - CHECKFREE?
S6	743	S1 AND S2 AND S3
S7	79	S6 AND S5
S8	37	S7 NOT PY>1998
S9	35	S8 NOT PD=19970708:19971231
S10	196	S1 AND S2 AND S4
S11	47	S10 AND S5
S12	32	S11 NOT S9
S13	3	S12 NOT PY>1998
S14	3	RD (unique items)
S15	186	S1 AND S2 AND S5
S16	47	S15 AND S4
S17	29	S16 NOT (S9 OR S14)
S18	0	S17 NOT PY>1998

9/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01762911 DOCUMENT TYPE: Product

PRODUCT NAME: Property Tax Manager (762911)

MCS/Spectrum (567817)
5540 Porter Rd
Niagara Falls, NY 14304 United States
TELEPHONE: (716) 297-8005

RECORD TYPE: Directory

CONTACT: Sales Department

Property Tax Manager manages all aspects of property tax **billing** and collection. Depending on a community's needs, the collections module can be used by itself. The system supports **billing**, including calculation of **bills**, **bill** printing, and transfer to tax collection. The **billing** module supports exemptions, maintains a complete tax roll, and user-defined values for calculations such as fair market value. A county module allows for **consolidated** reporting of collections information nightly via modem. This provides a daily view of actual collections, which can be accessed from a number of sites. Property Tax Manager also supports the import of **payments** from all major **third - party** escrow agents. **Integrates** with Cash Receipts and MicroFund **accounting**.

DESCRIPTORS: Tax Assessment; Appraisal; Collections Management; Government
; Property Taxes; **Billing**; Data Acquisition

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Windows
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Tax Collectors
DATE OF RELEASE: 01/1990
PRICE: Available upon request; depends upon number of users

NUMBER OF INSTALLATIONS: 100
DOCUMENTATION AVAILABLE: User manuals; online documentation
TRAINING AVAILABLE: Technical support; training; on-site training;
telephone support; training at vendor location
SERVICES AVAILABLE: User groups; conversion
REVISION DATE: 020213

9/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01761427 DOCUMENT TYPE: Product

PRODUCT NAME: Charles River Trading System (761427)

Charles River Development Corp (665169)
10 Cedar St
Woburn, MA 01801-6364 United States
TELEPHONE: (781) 938-8991

RECORD TYPE: Directory

CONTACT: Sales Department

Charles River Trading System is a multicurrency order and trade management system for investment managers. It handles all types of securities, including equity, fixed income, derivatives, and money market funds, and is

closely **integrated** with Charles River's ComplianceMaster. Its advantages include error reduction, paperless execution, faster order/trade analysis, improved control over the trading process, reduced compliance risk exposure, reduced staff requirements, and less redundant data entry. It includes: an automatic order generation and rebalancing facility; what-if analyses; real-time monitoring; cash flow forecasting; **fee** and commission defaults; a standard interface to **accounting** and external systems; portfolio viewing, reporting, and graphing; interfaces to **third - party** data (FIX, OASYS, and Bloomberg); automatic creation of FX orders; order audit trail; workflow monitor; system administration facility; and dynamic repricing. Partially-filled orders can be allocated using pro-rata, random, manual, and other methods. The system also features soft dollar tracking. Charles River Trading System offers a flexible trading blotter with dynamic display of orders and trades. Order and security data are displayed in the top window, with the corresponding portfolio allocations or executions are shown below. Blotters can have different security types, such as equity, fixed income, money market, or options. A rebalancer automatically creates orders and allocations across portfolios. This can accommodate the most demanding requirements. The order generator can also automatically check compliance and decrease or increase allocations based on the portfolio's most restrictive compliance rules. Managers can for example, target a security to a percentage of each portfolio's total assets, or market value or spread an investment quantity across a group of portfolios. Portfolios can be rebalanced based upon portfolio-specific over weighting and under weighting criteria or on category targets. limits, cash balances and holdings, or results vs. a model. Pre-trade analysis provides both drill-down functions and summary reporting. CRTS is a true multicurrency system that processes interest and principal calculations, settlement, and other **transactions** in the security's local currency. Foreign exchange rates may be defined in terms of any other currency or to a normalization currency. Commission handling features include: user-defined regular commission, **fee** , and soft dollar defaults can involve multiple criteria, and different classes of brokers can be defined. An audit trail stores all **transaction** histories.

DESCRIPTORS: Stock Brokers; Forecasting; Stock Market; Investment Management; Portfolio Management; Financial Institutions; **Global** Finance; Securities; Online Stock Trading

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: Windows; Windows NT/2000

PROGRAM LANGUAGES: C++; PowerBuilder

TYPE OF PRODUCT: Micro; Workstation

POTENTIAL USERS: Institutional Investors, Portfolio Managers, Mutual Fund Managers

PRICE: Available upon request

REVISION DATE: 990929

9/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01746509 DOCUMENT TYPE: Product

PRODUCT NAME: XVT Development Solution for Ada (DSA) (746509)

XVT Software Inc (442259)
4888 Pearl East Cir #110 PO Box 18750
Boulder, CO 80308 United States
TELEPHONE: (303) 443-4223

RECORD TYPE: Directory

CONTACT: Sales Department

XVT Development Solution for Ada (DSA) (TM) assists users in building high

performance, mission-critical client applications quickly, then porting them easily to many platforms. Unlike interpretive languages and emulated windowing systems, DSA leverages the native windowing system. Productivity increases by streamlining and accelerating the development process, so that it is easy to create complex applications performing at native speeds on the most popular client platforms. DSA provides an easy-to-use interactive design tool and application generator that promotes efficient development. Therefore, users can build mission-critical client applications that perform at native speeds on multiple platforms and avoid the time-wasting task of rebuilding from scratch for each new graphical user interface (GUI). Unlike proprietary language tools, DSA relies on Ada, a mature, industry-standard language, in order to provide more flexibility in customizing applications and **integrating** existing and **third - party** development tools. Users can achieve the native look and feel without the poor performance associated with interpreted languages and emulated windowing systems. Also, unlike proprietary systems, DSA is reliable, responsive to the changing needs of end users, and free of run-time **fees** and royalty **payment**. DSA produces high-performance client applications that are scaleable, extensible, and portable. DSA's core is a visual portable Ada code generator that eases rapid GUI creation by allowing the user to design and connect reusable GUI components. The interactive design tools guides the user through the development process, from laying out the interface to writing code and building the final application.

DESCRIPTORS: Program Generators; Program Development; Screen Formatting'

HARDWARE: Hardware Independent

OPERATING SYSTEM: Open Systems; Motif

PROGRAM LANGUAGES: Ada

TYPE OF PRODUCT: Micro; Workstation

POTENTIAL USERS: Ada Developers

PRICE: Available upon request; includes one year maintenance

REVISION DATE: 990830

9/5/4

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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01613533

DOCUMENT TYPE: Product

PRODUCT NAME: CARaS 6.3 (613533)

Radley Corp (618616)

23077 Greenfield Rd #440

Southfield, MI 48075-3748 United States

TELEPHONE: (248) 559-6858

RECORD TYPE: Directory

CONTACT: Sales Department

CARaS 6.3 is an electronic data interchange (EDI) data management tool designed to isolate business applications from the complications associated with using EDI. It provides sales order and production data to the business functions in a standardized format. The system communicates directly with the user's trading partner or with all major **third - party** networks, allowing simultaneous communication sessions when it is needed. Users maintain trading partner communication option files by individual **transaction** set. The menu-driven, quick transfer capability lets them execute any system module or DCL command. With its user-defined split facility, they isolate requirements for multiple manufacturing locations. Unattended (batch) communication operations can also be run. The software supports multiple databases/communications IDs and gives users extensive CUM management and production requirement reporting. User-defined processing points update shipping data files between multiple databases. An Import/Export capability allows easy **integration** to any manufacturing/

accounting system. The product is Year 2000-compliant.

DESCRIPTORS: EDI (Electronic Data Interchange); Order Fulfillment; Data Communications; JIT (Just In Time); Auto Parts; Manufacturing; AutoID; Auto Dealers

HARDWARE: UNIX; HP; IBM; DEC; DEC VAX; IBM PC & Compatibles
OPERATING SYSTEM: HP-UX; AIX; OpenVMS; UNIX; Windows; Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mini; Micro; Workstation
POTENTIAL USERS: JIT Manufacturing Companies Required to do EDI
DATE OF RELEASE: 01/83
PRICE: Available upon request; based on platform and number of users

NUMBER OF INSTALLATIONS: 250
DOCUMENTATION AVAILABLE: User manuals
TRAINING AVAILABLE: On-site training; training; training at vendor location; telephone support; technical support; support contracts available
OTHER REQUIREMENTS: 32MB RAM; phone line for EDI communication required
SERVICES AVAILABLE: Consulting; integration
REVISION DATE: 981020

9/5/5

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01289116 DOCUMENT TYPE: Product

PRODUCT NAME: ERIC Risk Manager 3.0 (289116)

ERIC Systems Inc (486981)
12828 Northup Way #120
Bellevue, WA 98005 United States
TELEPHONE: (425) 881-2074

RECORD TYPE: Directory

CONTACT: Sales Department

ERIC Risk Manager 3.0 is a complete Workers' Compensation claims administration system for self-insured companies or **third - party** administrators. The program is designed to be able to manage more than 13,000 claims representing 100,000 **transactions** and 5,000 vendors. With hundreds of pre-formatted report options, a standard custom report writer and **integrated** graphic extraction abilities, the software offers comprehensive access to claims data for analysis. Direct support for popular PC-based spreadsheet, word processing and presentation graphics programs makes this the only system necessary for the professional benefits administrator. The Visual Entry Prompting System is for easy screen interpretation and the Multi-Menus feature allows multiple report variations to be selected from a single screen. The Smart-Select capability provides content-sensitive panels for easy data retrieval. The software's other features include support for any **accounting** period, multiple periods, multi-company roll-ups, vendor **payment** history, checkwriting with multiple check registers and printing of 1090s.

DESCRIPTORS: Benefit Administration; Employee Benefits; Insurance; Health Insurance

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: MS-DOS; Windows; Windows NT/2000
PROGRAM LANGUAGES: COBOL
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Self-Insured Companies, Third-Party Administrators
DATE OF RELEASE: 10/89
PRICE: \$9,995 - single user, single company; \$12,495 - single user

multi-company and multi-user single company; \$14,995 - multi-user
multi-company
NUMBER OF INSTALLATIONS: 10
DOCUMENTATION AVAILABLE: User manuals
TRAINING AVAILABLE: Telephone support; technical support; support
contracts available
OTHER REQUIREMENTS: 640K RAM; 5MB hard drive required
SERVICES AVAILABLE: Custom programming; conversion
REVISION DATE: 980123

9/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01203394 DOCUMENT TYPE: Product

PRODUCT NAME: CheckFree RRS (203394

CheckFree Corp (465089
4411 E Jones Bridge Rd
Norcross, GA 30092 United States
TELEPHONE: (678) 375-3000

RECORD TYPE: Directory

CONTACT: Sales Department

CheckFree RRS is a retirement reporting system that provides organizations that handle investment plans such as IRA and 401(k) with the ability to better manage high-volume processing and reporting. RRS can be used with any investment plan and serves to completely automate the payout process, from automating check **disbursements** to automated transfer and ACH **transactions**. Using RRS, institutions can provide their customers with a **consolidated** customer **statement** which covers all **accounts**, **transactions**, and all I.R.S.-required information. RRS also enables the complete automation of alternative investment reporting. All retirement plan information is accessible online to institutions and their clients. RRS allows the creation of institution-specific retirement products to be **integrated** with existing systems. RRS includes product maintenance and is updated according to changing reporting requirements. It manages the entire process of retirement reporting with the added benefits of online access, flexible functions, and a strong focus on customer service.

DESCRIPTORS: Employee Benefits; Pension Administration; Financial
Institutions; Benefit Administration

HARDWARE: IBM Mainframe; NCR
OPERATING SYSTEM: CICS
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Mainframe
POTENTIAL USERS: Cross Industry, Investment Plus
DATE OF RELEASE: 06/1985
PRICE: Available upon request; site licensing available

NUMBER OF INSTALLATIONS: 165
TRAINING AVAILABLE: Training; telephone support; technical support;
support contracts available; hotline support; on-site support
REVISION DATE: 000000

9/5/7

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01086991 DOCUMENT TYPE: Product

PRODUCT NAME: Sanchez Webclient (086991)

Sanchez Computer Associates Inc (654922)
40 Valley Stream Pkwy
Malvern, PA 19355 United States
TELEPHONE: (610) 296-8877

RECORD TYPE: Directory

CONTACT: Sales Department

Sanchez Computer Associates' Sanchez Webclient (TM) **integrates** existing financial products into rich Web sites, allowing customers to access information and tap online services. Sanchez Webclient lets end users review **account** portfolios, view balances and **statements**, transfer funds, reorder checks, place or stop **payments**, pay **bills**, view stock quotes, access news stories, place and monitor stock trades, and employ financial planning calculators. The system offers customization features, letting customers view information in a number of formats. Sanchez Webclient includes preconfigured, but modifiable, page settings and layout options. Dynamic page publishing features let financial organizations maintain control of navigational and branding elements. Sanchez Webclient also works with **third - party** editors, simplifying Web site and page design. The system can be used to drive marketing campaigns and improve customer service. Sanchez Webclient is a secure system that employs password and other authentication technologies.

DESCRIPTORS: Bank **Statement** Reconciliation; Banks; E-Banking; E-Commerce
; EFT (Electronic Funds Transfer); Financial Institutions; Online Stock
Trading; Personal Finance; Stock Brokers

HARDWARE: Hardware Independent
OPERATING SYSTEM: Open Systems
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Cross Industry, Online Financial Services, Banks, Brokers
PRICE: Available upon request

REVISION DATE: 020625

9/5/8

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01079669 DOCUMENT TYPE: Product

PRODUCT NAME: NuSphere Pro Advantage (079669)

NuSphere Corp (696188)
14 Oak Park
Bedford, MA 01730 United States
TELEPHONE: (781) 280-4600

RECORD TYPE: Directory

CONTACT: Sales Department

NuSphere's NuSphere (R) Pro Advantage is an Internet application platform that allows businesses to build and deploy MySQL database-driven Web environments. NuSphere Pro Advantage **combines** the NuSphere PHPed **integrated** development environment (IDE) and Gemini, which is NuSphere's MySQL table type. The system also encompasses security tools, services, and **third - party** applications. NuSphere Pro Advantage's PHPed color-coded editor streamlines the viewing and editing of code **statements**. The editor also offers developers undo, copy, paste, and search features. PHPed includes an **integrated** debugger that can find syntax and logic errors and can debug live production Web sites. NuSphere Pro Advantage Gemini accommodates any database schema, record format, index key format, and

server architecture. It provides row-level locking, ACID **transactions**, online backup, and other features. NuSphere Pro Advantage's project management options allow teams to store and access PHP, HTML, SQL, and other file types. The system's NuSphere Security Console can scan systems for internal and external weaknesses. For support features, the NuSphere Pro Advantage package includes quarterly updates containing new applications, applets, and tools.

DESCRIPTORS: Database Management; Database Publishing; Debuggers;
E-Commerce; Program Development

HARDWARE: IBM PC & Compatibles; Sun
OPERATING SYSTEM: Linux; Solaris; Windows; Windows NT/2000
PROGRAM LANGUAGES: PHP; SQL
TYPE OF PRODUCT: Micro; Workstation
POTENTIAL USERS: MySQL Database Users, Web Developers
PRICE: Available upon request; Internet demo available; 14-day trial
edition available; includes one year of support and updates
TRAINING AVAILABLE: Technical support; seminars; training; Internet
support; e-mail support
OTHER REQUIREMENTS: 32MB RAM; 200MB disk space; Win 9x+ or Linux 6.2+ or
Solaris 2.6+
SERVICES AVAILABLE: Updates
REVISION DATE: 020625

9/5/9

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01071536 DOCUMENT TYPE: Product

PRODUCT NAME: LEASING (071536)

Shaw Systems Associates Inc (445525)
6200 Savoy Dr #600
Houston, TX 77036 United States
TELEPHONE: (713) 782-7730

RECORD TYPE: Directory

CONTACT: Sales Department

Shaw Systems Associates' LEASING is a lease portfolio servicing system that handles a range of **transactions**. LEASING **integrates** with Shaw Systems Associates' Credit Management Solutions suite, and it supports new lease boarding, **accounting**, sales tax accrual and reporting, property tax and reporting, and income tax reporting processes. LEASING also can be used for vehicle and equipment leasing demands, offering direct/indirect, open/closed/fleets, and dealer participation capabilities. Tapping the system, users control all lease inquiry content, displaying only the information required by users. LEASING users manage naming conventions, allowable **fees**, and custom calendars from a secure module. They can also automate general ledger and tax **accounting**. With that, LEASING handles classifying and reporting, freeing users to concentrate on data entry and **transactions**. LEASING interfaces with ACH, ALG, VINtek, and other **third-party** applications.

DESCRIPTORS: Lease Management; Banks; Financial Institutions; Sales Tax;
Equipment Rental; Auto Dealers; Credit Analysis

HARDWARE: IBM PC & Compatibles; IBM Mainframe
OPERATING SYSTEM: Windows; Windows NT/2000; MVS
PROGRAM LANGUAGES: COBOL; Visual Basic
TYPE OF PRODUCT: Mainframe; Micro
POTENTIAL USERS: Banks, Leasing Companies
PRICE: Available upon request

DOCUMENTATION AVAILABLE: Included with package
TRAINING AVAILABLE: Training; on-site training; technical support; e-mail support; telephone support; support contracts available
SERVICES AVAILABLE: Consulting; maintenance; conversion; user groups; updates
REVISION DATE: 020327

9/5/10

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01024287 DOCUMENT TYPE: Product

PRODUCT NAME: Solant Outperforms 4.0 (024287)

Solant Inc (669822)
6328 Monarch Park Pl
Longmont, CO 80503 United States
TELEPHONE: (303) 583-3100

RECORD TYPE: Directory

CONTACT: Sales Department

Solant's Solant Outperforms 4.0 is a suite of e- **billing** , presentment, and customer care systems. The suite **combines** many functions not found together in other B2B solutions. It offers real-time interaction, full customer care features, a wide range of **bill** presentment, secure customer registration, targeted marketing tools, and an open, **payment** processor-independent architecture. Solant Outperforms enables companies to **consolidate bills** , assemble complex **bills** , and send **bills** to WAP (Wireless Application Protocol) devices. Companies can **integrate** the e-**billing** and presentment module with **payment** processing systems from CyberCash, Paylin, Datex, and other **third parties** . In addition, Solant Outperforms supports scalable, distributed processing, open device standards, and **integration** with legacy applications.

DESCRIPTORS: E-Commerce; **Billing** ; B2B Marketplaces; Wireless Internet Access; Internet Marketing; E- **Billing** ; Electronic Customer Service

HARDWARE: IBM Mainframe; IBM 390; IBM AS/400; HP; Sun
OPERATING SYSTEM: OS/390; OS/400; HP-UX; Linux; Solaris; VSE
PROGRAM LANGUAGES: Java
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation
POTENTIAL USERS: Utilities, Financial Institutions, Telecommunications, E-Business
DATE OF RELEASE: 01/1998
PRICE: Available upon request

TRAINING AVAILABLE: Telephone support; technical support; Internet support; support contracts available; on-site support
REVISION DATE: 000000

9/5/11

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01016842 DOCUMENT TYPE: .Product

PRODUCT NAME: Front Office Practice Management System (016842)

Systec Computer Services (423416)
PO Box 1857
Soquel, CA 95073 United States
TELEPHONE: (408) 475-2066

RECORD TYPE: Directory

CONTACT: Sales Department

Front Office Practice Management System is a complete **billing** and claims processing system for all types of medical practices. **Billing** allows **charges** for both patients and **third parties** to be entered in one operation. Claim forms or superbills can be printed immediately. **Statements** are generated on regular cycles. Individual **transactions** are tracked by provider and user-definable **charge** codes to let users analyze their practice in any way they like. Procedure codes (with rates) and diagnostic codes are available for look-up. Claims processing provides for the automatic printing of HCFA 1500 forms with the user selecting specific **transactions** to be claimed. Claims and **payments** are tracked with complete audit trails for primary and secondary carriers. Carriers can be analyzed by total claims paid, average number of days to pay and total amount still due. Patient Registration maintains complete profiles of patients and insurance contracts. Data is stored for diagnostics history, referral source, guarantor and insured party, next appointment date, recall dates and insurance **billing** details. The system allows users to sort, select and generate mailing labels and **merge** files for patients and insurance companies. Users can specify cash receipts posting to be as detailed or automatic as they want. Receipts can be applied to an individual **transaction**, groups of **transactions** or with automatic posting to the oldest balance. The system supports new 1994 Medicare forms and procedures. Electronic claims for commercial and public carriers are available. Also included are special versions for personal injury, radiology, anesthesiology, obstetrics/gynecology and chiropractic. The system is PowerPC-compatible.

DESCRIPTORS: Medical Practice Management; Health Insurance; Medical **Billing**; Medical **Accounting**; Radiology; Chiropractic Practice Management; Network Software; Health Care

HARDWARE: Apple Macintosh

OPERATING SYSTEM: MacOS

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Medical Practices

DATE OF RELEASE: 7/87

PRICE: \$2,895 - single user; \$3,495 - multi-user

NUMBER OF INSTALLATIONS: 250

DOCUMENTATION AVAILABLE: User manuals

TRAINING AVAILABLE: Training; training at additional cost

OTHER REQUIREMENTS: 2MB RAM; printer required

REVISION DATE: 970902

9/5/12

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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01013932 DOCUMENT TYPE: Product

PRODUCT NAME: **Debtmaster (013932)**

Comtronic Systems Inc (332364)

205 N Harris Ave

Cle Elum, WA 98922 United States

TELEPHONE: (509) 674-7000

RECORD TYPE: Directory

CONTACT: Sales Department

Debtmaster is a powerful PC-based debt collection package. It is an automated system for collecting all types of unsecured, **third - party** debts including bad checks. A colorful windows environment includes an

easy-to-use Collector Window, pop-up Work Schedule and extensive online help. Collectors record **payment** plans and comments directly on-screen. Other features include: (1) automatic **account** advancing; (2) electronic **account** placement; (3) promised **payment** tracking; (4) broken promise tracking; (5) trust **accounting** ; (6) credit bureau reporting; and (7) detailed audit reports. A document editor and powerful report writer are included for creating and customizing forms, notices and reports. The system supports mail return processing, sales and collector commission reporting, varying collection rates, direct **payments** precollection and automatic letter series. A full general ledger system with **accounts** payable and receivable is included. IRS 1099s can be produced on paper or diskette. All functions are **integrated** into one complete, easy-to-use system for single-entry efficiency and extraordinary flexibility. The package equalizes the playing field for smaller collection agencies allowing for a streamlined system without costly hardware and support services.

DESCRIPTORS: Collections Management; **Accounts** Receivable; General Ledger ; Legal; Collection Agencies; Law Firms; **Billing**

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Windows; Windows NT/2000
PROGRAM LANGUAGES: Delphi; SQL
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Collection Agencies and Attorneys
DATE OF RELEASE: 12/85
PRICE: \$7,995 - five-user; \$12,995 - ten-user
NUMBER OF INSTALLATIONS: 1050
DOCUMENTATION AVAILABLE: User manuals; online documentation; tutorials
TRAINING AVAILABLE: On-site training; training at vendor location
SERVICES AVAILABLE: Custom programming; updates
REVISION DATE: 010919

9/5/13

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01010878 DOCUMENT TYPE: Product

PRODUCT NAME: Student Accounts Receivable System (SARS) (010878

Sigma Systems Inc (336599)
2305 S Colorado Blvd #100
Denver, CO 80222 United States
TELEPHONE: (303) 758-4610

RECORD TYPE: Directory

CONTACT: Sales Department

The Student **Accounts** Receivable System (SARS) is a comprehensive software package that **combines** all of an institution's **billing** and **invoicing** operations into a single **accounts** receivable system. **Account** information from registration, financial aid, housing, library, bookstore, health services, etc. can be **consolidated** eliminating redundancy, improving service, and providing significant staff savings. It provides: complete and current **consolidated statements** of **accounts** , immediate on-line generation of receipts and refund checks, and automatic **third party billing** . The system provides on-line, real-time update capabilities and convenient high volume **transaction** posting screens as well as batch update programs. User-defined tables, system options, rule-base **fee** assessment and program options enable SARS to support an institutions's present and future needs. It can be used as a simple Balance Forward System or as an Open Item System. SARS is fully **integrated** and can be used with all other Sigma Systems software products.

DESCRIPTORS: Student Records; **Accounts** Receivable; Colleges &

Universities; Check Writing; **Billing** ; Schools

HARDWARE: DEC VAX; HP 3000; IBM 43XX; IBM 30XX; IBM Mainframe; DEC; HP;
Sun; AT&T; UNIX
OPERATING SYSTEM: VMS; MPE; NOS; CICS; MVS; AIX; HP-UX; UNIX; VSE
PROGRAM LANGUAGES: COBOL; C
TYPE OF PRODUCT: Mainframe; Mini; Micro; Workstation
DATE OF RELEASE: 01/86
PRICE: Available upon request

DOCUMENTATION AVAILABLE: Included with package
TRAINING AVAILABLE: Seminars; on-site training; telephone support;
technical support
SERVICES AVAILABLE: Updates
REVISION DATE: 991013

9/5/14

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00113914 DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister (626961)

TITLE: Cashing In: How to collect money over the Net without really trying
AUTHOR: Crowe, Elizabeth Powell
SOURCE: Computer Currents, v16 n24 p95(2) Dec 20, 1998
ISSN: 8756-0046

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

CyberCash's CashRegister acts as an **intermediary** between a store and a credit card issuer to allow Internet retailers to collect money online. The storefront site hosts a secure Socket Layer (SSL) protocol and Common Gateway Interface (CGI) scripts. After each sale, scripts send encrypted **payment** data to CyberCash's Web site, which sends the data to the retailer's bank. The bank has its own software for working with CyberCash, and verifies the card, as it would for any store. However, the authorization is sent to CyberCash, which sends the authorization data to the retailer site. **Payments** are sent to the merchant **account** by the bank. To become a CashRegister merchant, a 'working relationship' with a bank is required, along with merchant ID and terminal ID numbers with the bank. For those who do not have a bank, CyberCash provides assistance in finding a qualified financial institution. The retailer can use a Merchant Development Partner to create the site, and this is the most widely used method. A standalone e-commerce application can also be used. The retailer can also design the site from scratch and **integrate** CashRegister with the online store. CyberCash's World Wide Web site provides an excellent tutorial describing Internet **payments**. Use of a good Web page development package that includes CashRegister, an Internet service provider (ISP) that understands it, and a bank that can handle it make setting up a CashRegister-supported, e-commerce-enabled storefront a doable task.

COMPANY NAME: VeriSign Inc (610224)
DESCRIPTORS: Credit Cards; EFT (Electronic Funds Transfer); Internet
Marketing; Retailers
REVISION DATE: 20020422

9/5/15

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00113160 DOCUMENT TYPE: Review

PRODUCT NAMES: OFX (838926); Gold (839558)

TITLE: E-Bank: Open for Business

AUTHOR: Anderson, George

SOURCE: Intelligent Enterprise, v1 n3 p42(6) Dec 1998

ISSN: 1524-3621

HOMEPAGE: <http://www.intelligententerprise.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

With the number of online banking service users expected to grow rapidly, new technologies like component servers and the Open Financial Exchange (OFX) and Gold specifications are in place to help banking institutions prepare for a change sure to exceed that brought by the ATM. OFX was created as a **joint** effort between **CheckFree**, Intuit, and Microsoft to support the online financial needs of consumers, businesses, and banks by providing control over small business banking, **bill** presentment, and investment operations. Gold, another **joint** online **transaction** spec put together by the Integrion Financial Network (a consortium that includes IBM and Visa USA), is an online banking protocol that allows users to request and receive banking data. Very similar to OFX, Gold can manage data going back-and-forth between banks and consumers, as well as between banks and processors. Both OFX and Gold, though featuring different approaches to the same goal, are being coordinated operationally by the Banking Industry Technology Secretariat, a group of 125 banks.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Banks; Communications Standards; E-Banking; EFT (Electronic Funds Transfer); Financial Institutions; Internet

REVISION DATE: 20010330

9/5/16

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00112991

DOCUMENT TYPE: Review

PRODUCT NAMES: CheckFree (212334); TransPoint (730254)

TITLE: View Bills With a Browser, Pay With a Click

AUTHOR: Miller, Dan

SOURCE: PC World, v16 n12 p68(1) Dec 1998

ISSN: 0737-8939

HOMEPAGE: <http://www.pcworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Paying bills online can be done easily with two companies' new programs. **CheckFree** and TransPoint are both leading the way to simplify online **bill paying** services. In the past, online **bill paying** was difficult: users go to their bank's Web site, and the bank may take days afterwards to actually transfer the funds. **Bill** presentment is a greater convenience that lets vendors send **bills** electronically. Users simply log onto the bank's Web site to see a list of pending **bills**. They can select one to see a summary of **charges**, then click a button to have the bank instantly pay the **bill** via electronic **payment**. TransPoint is the result of a **joint** venture between Microsoft, First Data, and Citibank. Both TransPoint and **CheckFree** function as **intermediaries**, sending **billing** data from billers to the banks. Both offer **bill** presentment services at their own World Wide Web sites as well. **CheckFree** **charges** a small flat monthly **fee** and has programs running with several large client banks around the country. TransPoint, the newer of the two, is still in the pilot

phase, but several agreements have already been made with large financial institutions. Banks are likely to work with both **CheckFree** and TransPoint. Initially, bill presenters focus on utilities and financial services.

COMPANY NAME: **CheckFree** Corp (465089); TransPoint (632163)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: **Accounts** Payable; E-Banking; EFT (Electronic Funds Transfer); IBM PC & Compatibles; Internet Utilities; Personal Finance
REVISION DATE: 20010330

9/5/17

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112659 DOCUMENT TYPE: Review

PRODUCT NAMES: **WorkOut Server** (726591); **Impact Internet Billing** (726605); **1 to 1 Server** (674753); **Merchant Connection Kit** (726613)

TITLE: **Electronic Billing : Postage Due**
AUTHOR: Patel, Jeetu Desai, Gautam Bromberek, Jason Levitt, Jason
SOURCE: Information Week, v711 p73(6) Nov 30, 1998
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

Eight electronic **billing** and outsourcing applications, including WorkOut Server from @Work Technologies, Impact Internet **Billing** from Bell & Howell, 1 to 1 Server from Blue Gill Technologies, and Merchant Connection Kit from CyberCash, are reviewed. WorkOut Server is a software engine for parsing print data streams and publishing them on the Web that offers a customizable Java parsing engine and allows users to create HTML presentation templates. Impact Internet **Billing** brings products and services from **CheckFree** and electronic documents from TransFormer together, though the system has a ways to go before convincing users that it can keep up with ever-changing Internet technology for deployment. 1 to 1 Server is a data stream parsing engine that includes **integration** links to Web application development tools, though setting up data extraction with this solution is very time-consuming. Merchant Connection Kit is part of CyberCash's software and services package for Internet **payment** systems that is the only such service to offer credit-card options, though many other vendors will soon enter this arena.

COMPANY NAME: @Work Technologies (654183); Bell & Howell Co (546241); BlueGill Technologies Inc (636061); VeriSign Inc (610224)
SPECIAL FEATURE: Charts
DESCRIPTORS: **Billing** ; Credit Cards; EFT (Electronic Funds Transfer); Internet Marketing; Order Fulfillment; Retailers
REVISION DATE: 20020630

9/5/18

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00111199 DOCUMENT TYPE: Review

PRODUCT NAMES: **Voyager** (726672); **Microsoft SQL Server** (259748); **Microsoft Money** (336734); **TxAccess** (726681); **Quicken** (701823)

TITLE: **Flexibility Guides Development Of Internet Banking at Crestar**
AUTHOR: O'Brien, Jeanne
SOURCE: Bank Systems & Technology, v35 n8 p44(1) Aug 1998

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Corillian's Voyager, Microsoft's Microsoft SQL Server and Microsoft Money, TransLink's TxAccess, and Intuit's Quicken are part of the system used by Crestar Bank to develop a cost-effective Web banking structure that allows other means of online access, such as PFMs (personal financial managers). It also **integrates** data from other remote channels, such as automated teller machines (ATMs) and telephones. Crestar is the first bank certified for OFX, or Open Financial Exchange, a messaging specification created by Microsoft, Intuit, and **CheckFree**. OFX supports Web browsers and PRM software, to allow banks more versatile ways to support online banking platforms, processors, and systems. Corillian delivers all **transaction** data to Crestar first, rather than to **CheckFree**, as was the case previously when users employed online **bill paying**. For instance, when a customer makes a **payment** to Crestar Mortgage, it can be processed instantly, without charging the customer. For other **transactions**, Crestar clears the **payment** and sends **CheckFree** previously approved funds. Corillian is in the forefront of the DDA system and collects the funds by ACH and transfer. The **transaction** is then wrapped up and sent to **CheckFree**, with funds guaranteed. Voyager resides in front of the hot mainframe, so that IS need not do large amounts of rework. Corillian also allows quick delivery to market for new banking products.

COMPANY NAME: Corillian Corp (654191); Microsoft Corp (112127); Active Software Inc (445851); Intuit Inc (447013)

SPECIAL FEATURE: Charts

DESCRIPTORS: Banks; Clearinghouses; Communications Standards; E-Banking; EFT (Electronic Funds Transfer); Financial Institutions; Internet Utilities; SQL Server

REVISION DATE: 20000823

9/5/19

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00111075

DOCUMENT TYPE: Review

PRODUCT NAMES: OFX (838926); Gold (839558); Microsoft Internet Finance Server Kit Windows NT (720186)

TITLE: The Financial Information Protocol Paradox

AUTHOR: Stirland, Sarah

SOURCE: Wall Street & Technology, v16 n7 p70(2) Jul 1998

ISSN: 1060-989X

HOME PAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Microsoft's/ **CheckFree** 's/Intuit's Open Financial Exchange (OFX), Microsoft's Microsoft Windows NT and Internet Finance Server Kit, and Visa's/IBM's/and many banks' Integrion Financial Network Gold, are highlighted in a discussion of the latest information available for one-stop financial shopping online. Although the most recent data says users are not enthusiastic, banks and brokerages continue to **merge** and to promote a new, networked method of financial management. Such institutions suspect that Internet and data mining technologies can allow them to more accurately monitor consumers' buying practices, and to therefore cross-market to the same audience. One new information exchange protocol, OFX, results from **merging** messaging standards. It is used on Wells Fargo's Web site, which provides online banking, **bill payment**, and

online trading, in addition to downloading of customer **account** information. OFX is used with Finance Server Toolkit, and Wells Fargo now provides an **integrated** offering, without **merging** the two messaging protocols. Microsoft says the site is an example of revolutionary technology that will make it easier and faster to build electronic commerce infrastructures. OFX and like standards allow institutions to purchase low-cost services and applications that enhance service. E*Trade has also announced a **joint** online branding agreement with Banc One, and AmeriTrade will provide OnMoney, an **integrated** financial services mall.

COMPANY NAME: Vendor Independent (999999); Microsoft Corp (112127)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Communications Standards; EFT (Electronic Funds Transfer);
Financial Institutions; Web Servers; Windows NT/2000
REVISION DATE: 20010330

9/5/20

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00111017 DOCUMENT TYPE: Review

PRODUCT NAMES: E- Billing (839639)

TITLE: **Electronic Bill Presentment: Banks aim to be the key junction**
in...

AUTHOR: Marlin, Steve
SOURCE: Bank Systems & Technology, v35 n7 p28(5) Jul 1998
ISSN: 1045-9472
HOMEPAGE: <http://www.banktech.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Electronic **Bill Presentment** (EBP) is discussed from the point of view of banks, which want to be the brokers of the future for online **bill payment**, which will require cooperation among full-service providers, systems **integrators**, **billing** companies, and **remittance** processors. EBP will be an important technology in e-commerce, says Bruce Luecke, president of interactive delivery services for Banc One. Multiple players will dominate the market because the **billing** party will choose the EBP provider. Current front runners include **CheckFree**, and MSFDC, a **joint** venture between Microsoft and First Data. Both provide end-to-end **bill** creation, publishing, presentment, **payment**, and **remittance** processing. In the second tier are **payment remittance** processors, such as Princeton TeleCom and Travelers Express, in addition to some banks and home banking software vendors, such as Intuit. **Billing** specialists include International **Billing** Service sand system **integrators** such as BlueGill Technologies, eDOCS and Interface systems. System **integrators** cull **billing** data from billers' **accounting** systems and translate it from paper-based formatting to formats suitable for viewing on Web browser or via telephone. System **integrators** work directly for billers or as subcontractors for MSFDC and **CheckFree**. MSDFC and **CheckFree** and two banking groups are trying to standardize the technology.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Banks; **Billing**; E- **Billing**; EFT (Electronic Funds
Transfer); Financial Institutions
REVISION DATE: 20020227

9/5/21

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00110367 DOCUMENT TYPE: Review

PRODUCT NAMES: **JavaBeans** (622141)

TITLE: **JavaBeans**

AUTHOR: Sliwa, Carol

SOURCE: Computerworld, v32 n34 p26(1) Aug 24, 1998

ISSN: 0010-4841

HOME PAGE: <http://www.computerworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Sun Microsystems' JavaBeans, or blocks of reusable, prewritten code or components that run on a server, can be linked to create applications. This eliminates some coding for developers. It is an example of component technology that is attractive to businesses that want to get their products to market as quickly as possible. Tools that provide JavaBeans include VisualAge for Java, JBuilder, Jdeveloper, Java Studio, PowerJ, and Visual Cafe for Java. Among specific JavaBeans are Jclass LiveTable from KL Group, which creates grid/table for data-driven display, and Object F/X's SpatialX Map Viewer, which creates maps. One user of JavaBeans on the client and server is Ernst & Young LLP's Advanced Development Center, which constructs Java applications for large companies. JavaBeans used by Ernst & Young generally ships with tools or **third - party** components, and is generally used to build visual interfaces to Web clients. An industry shift is expected to the server side during the next few months, says an analyst, which will require the use of a new type of JavaBean, the Enterprise JavaBean. These are components that can be **combined** to construct applications, but they are more focused on construction of business systems and emphasize support of back-end services, including messaging, security, and **transaction** processing.

COMPANY NAME: Sun Microsystems Inc (385557)

SPECIAL FEATURE: Tables Charts

DESCRIPTORS: **Accounting** ; Components; Java; Program Development

REVISION DATE: 20001130

9/5/22

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00110092 DOCUMENT TYPE: Review

PRODUCT NAMES: **Gold** (839558); **OFX** (838926)

TITLE: **Gold/OFX Specifications Converged; Single Platform Due Out in August**

AUTHOR: Redman, Russell

SOURCE: Bank Systems & Technology, v35 n6 p11(1) Jun 1998

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

The banking industry, afraid of myriad standards for online banking, is getting its wish for a unified online banking standard from the Integrion Financial Network, IBM, Microsoft, Intuit, and **CheckFree** in August 1998. The new standard does not yet have a name. It is a **combination** of the Integrion/IBM Gold messaging specification and the Open Financial Exchange (OFX) protocol created by Microsoft, Intuit, and **CheckFree**. Integrion is an Atlanta-based electronic banking network owned by 17 major banks, IBM, and Visa U.S.A. The **integration** of Gold and OFX began last September. It resulted in a freezing of home banking plans at many banks until the

results could be seen. With the **merger** of the two standards, banks no longer have any impediments to jumping into the online-service market. The new standard includes a converged business message specification along with two other ingredients. It will have an OFX SGML-based alternative and an Integrion API-based alternative. The specification will cover core banking, **bill paying**, and **bill** presentment. Support for investment products will be offered later on. Banks that have already built systems using either OFX or Gold will be able to maintain most of their investments in technology with the new specification. The convergence of specifications was facilitated by BITS (Banking Industry Technology Secretariat).

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Banks; Communications Standards; E-Banking; Financial
Institutions; Internet; Internet Marketing; SGML; Standards
REVISION DATE: 19990830

9/5/23

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00109695 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Commerce (836109)

TITLE: Payment By Electrons
AUTHOR: Patel, Jeetu Andrews, Linda Gallagher, Sean
SOURCE: Information Week, v693 p69(4) Jul 27, 1998
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Electronic data interchange (EDI) and electronic commerce have removed the paperwork from many relationships, although paper is still the primary interface for many **account**-based services. The print-and-mail systems for handling **billing** of customers has not changed much in years. However, as Internet **transactions** become more commonplace, more organizations are doing **billing** electronically. Doing so could save billions of dollars a year and can also provide a major competitive advantage. When customers can submit a **payment** electronically, in response to an electronic **invoice**, the advantages are even greater. Newer technologies provide a standard means for sending electronic **bills**, although this segment of the industry is still young. To make electronic **billing** work, it has to be accurate and reliable. Most **billing** packages make use of a user's existing **billing** application. After extracting the **billing** data from the stream that would have been sent directly to the printer, the **bill** can then be sent to the customer in one of several ways. In a direct- **billing** model, there is no **intermediary** between biller and customer. Another option is to use a **consolidator**, which provides an outsourcing service to the billers. These **consolidators** host **bills** on their World Wide Web sites and process the **transactions** behind the scenes.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: **Billing**; E-Commerce; EDI (Electronic Data Interchange); EFT
(Electronic Funds Transfer); Internet Marketing; Order Fulfillment
REVISION DATE: 20020630

9/5/24

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00109288 DOCUMENT TYPE: Review

cartridge. Banks are not a required element of the Tribeca equation, but they make life easier for consumers. However, Oracle has only about a 30 percent market penetration into large banks. Banks using Tribeca will be **bill consolidators**, from which consumers can obtain all-inclusive **statements** and write electronic checks. Information between the biller and the bank is processed through OFX, the Open Financial Exchange. Other initiatives include Gold, which is supported by Tribeca, an exchange technology.

COMPANY NAME: Oracle Corp (010740)
DESCRIPTORS: Application Servers; Banks; Database Management; EFT
(Electronic Funds Transfer); IBM PC & Compatibles; Oracle; Program
Development
REVISION DATE: 20020422

9/5/26

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00101631 DOCUMENT TYPE: Review

PRODUCT NAMES: Telephone Companies (836249); Billing (837806)

TITLE: Business Support Systems: Vital Competitive Elements for Converge..
AUTHOR: McGrail, Mike
SOURCE: Telecommunications, v31 n3 p65(3) Mar 1997
ISSN: 0278-4831
HOMEPAGE: <http://www.telecoms-mag.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Telephone companies require new business support systems (BSSs) that support the many new services that will be available in the near future due to the elimination of barriers between various types of data transmission, including video, telephony, interactive, and broadband services. Tools are required for accurate and efficient tracking, measurement, marketing, and **billing** for confederated services, if telcos are to stay competitive. Related trends discussed include the status of regulation and deregulation; a rise in technology enhancements, including ISDN, asymmetric digital subscriber line; hybrid fiber-coax; and fiber-to-the-curb technologies. BSSs must provide open **billing** solutions that receive data from many different system components. The BSS must efficiently process the data to create a billable **transaction**. Some of the advanced **transactions** that confederated networks will output include those for telephony **transactions** with rates based on multiple factors, including time of day; cable programming; and applications with varying bandwidth needs, including video at different compression rates, Internet access at different data rates, and games that require dynamic allocation. When assessing a BSS for confederated services, service providers should evaluate pricing flexibility, generation and use of marketing information, **integration** with **third - party** data and internal systems using application programming interfaces (APIs), variety of packaging and pricing options, and tried and true operation in the arena.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: **Billing**; Call **Accounting**; Telecommunications; Telephone
Companies; Utility **Billing**; Utility Industries
REVISION DATE: 19971130

9/5/27

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00099791 DOCUMENT TYPE: Review

PRODUCT NAMES: **Wolfpack Beta (609889)**

TITLE: **Microsoft to Cluster Web Servers**

AUTHOR: Mendel, Brett

SOURCE: LAN Times, v14 n2 p14(1) Jan 20, 1997

ISSN: 1040-5917

HOME PAGE: <http://www.lantimes.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Microsoft's Wolfpack beta promises to provide clustering software for World Wide Web servers. The **combination** of enabling software and application programming interfaces (APIs) provides failover clustering or redundancy for server pairs only in Phase 1. In Phase 2, multiple node clustering, automatic load balancing, and enhanced APIs for **third - party** developers will be provided. Network managers have been looking forward to Wolfpack to assist in ensuring high availability of Windows NT application servers. The first phase of Wolfpack will be useful for supporting Web servers, says the Wolfpack product manager for Microsoft, who states that Internet Information Server (IIS) and other Web servers running on the Wolfpack-supported Windows NT platform require no extra system modification to make use of failover functions. One prospective user says clustering is an important tool for Web servers that run continuous applications, including catalog mail ordering, home banking, **billing**, and reordering through intranets. Even users with less **transaction**-centered Web servers can benefit, says an expert because it provides more reliable access to company sites, and thus enhances the company's image. Load balancing in the second phase could allow **transaction** processing to be moved to a second server, so that, for example, credit card purchases do not tie up a server doing verification with outside servers.

COMPANY NAME: Microsoft Corp (112127)

SPECIAL FEATURE: Charts

DESCRIPTORS: Fault Tolerance; IBM PC & Compatibles; Internet Marketing;
Load Balancing; Network Servers; Network Software; Operating Systems;
Web Servers; Windows NT/2000

REVISION DATE: 20010430

9/5/28

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00098638 DOCUMENT TYPE: Review

PRODUCT NAMES: **Andrew Tobias' Managing Your Money 7.2 Macintosh (017580); Andrew Tobias' Managing Your Money 3.0 Windows (017580); Microsoft Money 97 Windows 95 (336734); Quicken Deluxe 7 Macintosh (541478); Quicken Deluxe 6 for Windows (541478)**

TITLE: **Checks and Balances: Balance Your Checkbook and Manage Your Finan...**

AUTHOR: Hogan, Mike

SOURCE: Home Office Computing, v15 n3 p67(5) Mar 1997

ISSN: 0899-7373

HOME PAGE: <http://www.smalloffice.com>

RECORD TYPE: Review

REVIEW TYPE: Review

GRADE: A

MECA Software's Andrew Tobias' Managing Your Money 7.2 for Macintosh and Andrew Tobias' Managing Your Money (MYM) 3.0 for Windows, Microsoft's Microsoft Money 97 for Windows 95, and Intuit's Quicken Deluxe 7 for

Macintosh and Quicken Deluxe 6 for Windows are personal financial packages reviewed and compared. Intuit's products get the highest marks overall, especially for their large feature sets. Bank or **CheckFree** electronic **bill paying** is supported, as are an **integrated** World Wide Web browser, a gateway to financial Web sites, a home inventory, viewing of **account** balances and cleared checks, banking with different banks, and transfer of money between **accounts**. All the other products lack one or more of these features. The products were tested using a scenario that encompassed standard personal/business **transactions**, including **payment** of auto loans and home office mortgage **bills** online. Testers also constructed budgets, balance sheets, profit and loss **statements**, and retirement and other planning reports. Business **transactions** were separated in different checking and credit card **accounts**, and each application's interface, automated help, charting, and file import were assessed. MYM for Macintosh is recommended only for those who do not want to do their banking on the Internet or the Web, and Microsoft Money has fewer tools for reporting and planning than the other products. However, its interface is well-designed and allows users to perform tasks more quickly than the other products.

COMPANY NAME: Concentrex Inc (444715); Microsoft Corp (112127); Intuit Inc (447013)
SPECIAL FEATURE: Screen Layouts Tables Charts
DESCRIPTORS: Apple Macintosh; Bank **Statement** Reconciliation; Check Writing; IBM PC & Compatibles; MacOS; Personal Finance; Small Business; Windows
REVISION DATE: 20001130

9/5/29

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00098583 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - Intuit Inc (854409)

TITLE: Intuit Banks Future On The Net
AUTHOR: Steinert-Threlkeld, Tom
SOURCE: Interactive Week, v3 n30 p61(3) Dec 16, 1996
ISSN: 1078-7259
HOMEPAGE: <http://www.interactive-week.com>

RECORD TYPE: Review
REVIEW TYPE: Company

Intuit was on top of the market until its proposed **merger** with Microsoft did not happen. Now, Intuit must focus on dominating the market with its Quicken software and on competing against Microsoft. As part of its strategy, Intuit embraced the Internet, creating new businesses in mutual fund tracking and insurance sales. The company significantly expanded its Internet-based businesses, and offered investment advice, help with stock purchases, and assistance in financial planning. Later however, Intuit sold its **bill - paying** business to **CheckFree**, and abandoned nearly half of its automated services business. The company is now focusing on its two biggest strengths, creating interfaces and market spaces. Intuit's concept is simple: the way to get people to balance their checkbooks on-screen is to create an interface that looks like a check.

COMPANY NAME: Intuit Inc (447013)
SPECIAL FEATURE: Graphs
DESCRIPTORS: E-Banking; EFT (Electronic Funds Transfer); Personal Finance; Software Marketing
REVISION DATE: 20010930

9/5/30

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00094713 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Check (632007)

TITLE: Accounting titles take aim at small businesses
AUTHOR: Richards, Kathleen
SOURCE: Computer Retail Week, v136 p37(2) Jun 3, 1996
ISSN: 1066-7598
HOMEPAGE: <http://www.crw.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Peachtree Software is planning to test-market its e-Check electronic bill payment service for small businesses. e-Check will be offered as a separate, off-the-shelf product through several retail chains. The product will integrate with Peachtree Accounting for Windows software, and will be supported by Peachtree's private WAN. The WAN will be connected to the EC Partners processing center, a product of Peachtree's parent company, ADP, and CheckFree. If successful, Peachtree plans to offer additional services, including electronic banking. The product will include a free month's worth of electronic bill payment services.

COMPANY NAME: Peachtree Software Inc (129241)
SPECIAL FEATURE: Charts
DESCRIPTORS: EFT (Electronic Funds Transfer); Retailers; Small Business;
Software Marketing
REVISION DATE: 20000430

9/5/31
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00092791 DOCUMENT TYPE: Review

PRODUCT NAMES: DB2 for MVS 4.2 (701866); DB2 Parallel Edition 1.2 (623253)

TITLE: IBM's DB2 makes its mark with improved OLTP performance
AUTHOR: Richman, Dan
SOURCE: Computerworld, v30 n25 p52(1) Jun 17, 1996
ISSN: 0010-4841
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

IBM's DB2 for MVS 4.2 release has important performance increases and more online transaction processing (OLTP) functions. A user interviewed at an annual DB2 user group meeting says the RDBMS is almost as powerful as IBM's IMS hierarchical database. It handles extremely large databases of up to 1TB per table, and permits online database reorganization, a requirement for 24-hour operation. Other new features include parallel query processing for better performance; Open Database Connectivity (ODBC) and TCP/IP for Distributed Relational Database Architecture application programming interfaces (APIs) for compatibility with third-party vendors' tools; and computer-aided software engineering (CASE) statements in SQL for more efficient application code. IBM also announced DB2 Parallel Edition 1.2, which includes SQL CASE statements, outer joins, graphical, parallelized administration, better query optimization, very parallelized sorts, and a query governor.

COMPANY NAME: IBM Corp (351245)
DESCRIPTORS: Database Management; DB2; IBM Mainframe; MVS; OLTP; Parallel

Processing; Program Development; SQL
REVISION DATE: 19980830

9/5/32

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00086017 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - CheckFree Corp (861235)

TITLE: Checkfree Asks IPO Investors To Underwrite \$50M Offering
AUTHOR: Mulqueen, John T
SOURCE: Communications Week, v576 p165(2) Sep 25, 1995
ISSN: 0746-8121

RECORD TYPE: Review
REVIEW TYPE: Company

CheckFree Technologies is hoping to raise \$50 million through an initial public offering of common stock. However, some of the company's biggest investors are using the IPO as an opportunity to sell off shares. **CheckFree** processes electronic commercial **transactions** for consumers, credit card companies, and banks. The company plans to sell 3.76 million shares, and current shareholders will sell 2.24 million. The firm's prospectus does not list a specific use for the funds. At the initial offering price of \$15 per share, the company would be valued at \$506 million, which is 13 times its 1994 revenue. **CheckFree** has made several agreements with other companies to **integrate** its services into other products, including **accounting** software and Internet browsers.

COMPANY NAME: **CheckFree** Corp (465089)
DESCRIPTORS: Banks; EFT (Electronic Funds Transfer); Financial
Institutions; Software Marketing
REVISION DATE: 19990530

9/5/33

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00079010 DOCUMENT TYPE: Review

PRODUCT NAMES: EFT (830248); Internet Marketing (835552)

TITLE: NetChex system to rival Checkfree
AUTHOR: Knowles, Anne
SOURCE: PC Week, v12 n25 p47(2) Jun 26, 1995
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Net1's proprietary NetChex Internet secure- **payment** system, competes with current **bill - paying** services, such as **Checkfree**, the service supported by the Quicken personal finance package. The product is ready to use, but will not be released until the developer has an alliance with a large business partner, such as a bank. **Integration** with bank operations will be via drafts printed and sent to a merchant's bank, or with an inter-bank agreement supporting bank-to-bank electronic funds transfer. The vendor describes NetChex as more secure than other products, because it allows users to send checks on the Internet without worrying about theft or invasion of privacy. NetChex provides encryption, authorization, and authentication services and uses hardware keys to identify the sending computer.

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Charts
DESCRIPTORS: Banks; Computer Security; EFT (Electronic Funds Transfer);
Encryption; Internet; Internet Marketing; Internet Security
REVISION DATE: 20010330

9/5/34

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00070129 DOCUMENT TYPE: Review

PRODUCT NAMES: Great Plains Dynamics SQL+ (404853); Great Plains
Integration Manager for Notes (535729)

TITLE: Great Plains Nixes High-End Client/Server Accounting Suite
AUTHOR: Bowen, Ted Smalley
SOURCE: PC Week, v11 n41 p6(1) Oct 17, 1994
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Great Plains Software rechannels its efforts and focuses attention on expanding product links to **third - party** database systems. The company's Dynamics SQL+ will be enhanced with new modules, including **accounts** receivable and **payments**. A C++ development system for Lotus Notes is also pending shipment before the end of the year (1994). The product, called Great Plains **Integration** Manager for Lotus Notes, provides links to the Notes API and DDE via the proprietary Dexterity programming language. **Third - party** links to other systems including Action Technologies' ActionWorkflow System are also described here.

COMPANY NAME: Microsoft Great Plains Business Solutions (134490)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: **Accounting** ; **Accounts Receivable** ; Client/server; Network
Software; SQL
REVISION DATE: 20010930

9/5/35

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00063876 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft SQL Server OS/2 (259748); Microsoft LAN Manager
(255386); Microsoft Windows NT Server (442674)

TITLE: The Database Dilemma: Is More Better?
AUTHOR: Andren, Emily
SOURCE: Network Computing, v5 n3 pcs15(2) Mar 1, 1994
ISSN: 1046-4468
HOMEPAGE: <http://www.NetworkComputing.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Microsoft SQL Server, LAN Manager, and Windows NT Advanced Server are all part of a system used by a provider of motor freight transportation, warehousing, and logistics services in the U.S. and Canada. The firm needed a flexible system to support customer needs. The single vendor system lowers licensing costs and is extensible for future expansion; it is also easy and economical to maintain and support. The firm develops its own client/server applications, using PowerBuilder and Visual Basic for all

front-end and database prototype applications. Among the applications written are a management system for automotive warehousing facilities; a National **Account** System for **consolidation** of customer shipment activity from regional carriers; and **Transaction** Processing System, which supports **third - party** logistics for customers that outsource transportation and warehouse services.

COMPANY NAME: Microsoft Corp (112127)

DESCRIPTORS: Client/server; Database Management; Freight Handling; LAN Manager; LANs; Network Servers; Network Software; Operating Systems; Program Development; Shipping; SQL Server; Visual Basic; Windows NT/2000

REVISION DATE: 20020630

14/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00109298 DOCUMENT TYPE: Review

PRODUCT NAMES: Billing (837806); Internet (833029)

TITLE: Internet bill delivery still a distant prospect

AUTHOR: Thomas, Susan L

SOURCE: LAN Times, v15 n14 p1(2) Jul 6, 1998

ISSN: 1040-5917

HOME PAGE: <http://www.lantimes.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

A number of new technologies and financial models, including the BillCast OFX Server and Presentation Server from a joint venture between AT&T, Intuit, and Just In Time Solutions, Microsoft and First Data's MSFDC partnership, and the IBM-backed Integrion Financial Network/ CheckFree alliance, are rapidly being developed for deployment of Internet billing systems. Experts estimate that U.S. businesses spend \$14 billion a year for bill processing, a factor that is driving Internet billing solutions, although the technology will be slow in deployment due to confusing billing models (as long as 10 years until solid methods are in place and working). A direct model allows consumers to access their billing information directly over a company's Web site and pay directly. The thick consolidator model is one in which companies outsource all Internet billing through a consolidator. A thin consolidator model mixes the two previous methods using an open financial exchange.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Graphs

DESCRIPTORS: Billing ; EFT (Electronic Funds Transfer) ; Internet Market ingA num

REVISION DATE: 20010330

14/5/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00108695 DOCUMENT TYPE: Review

PRODUCT NAMES: MSFDC (704679); BillCast (704661)

TITLE: www. bills .com

AUTHOR: Dalton, Greg

SOURCE: Information Week, v682 p62(6) May 18, 1998

ISSN: 8750-6874

HOME PAGE: <http://www.informationweek.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

A discussion of online billing indicates that the process has only recently begun getting attention from IS executives, but online billing, including Microsoft's and First Data's (MSFDC's) MSFDC and Just In Time Solutions' BillCast, is of great interest to telcos, retailers, banks, and medium-sized construction companies. These industries are developing infrastructure and business plans to improve relationships with customers by converting paper bills into proactive opportunities for cross-selling and targeted marketing. Banks and merchants are testing methods that will allow consumers to pay bills from online hubs for billing and other types of electronic commerce. For instance, Wells Fargo Bank will soon

begin testing a **bill** presentment system from MSFDC, a **joint** venture of Microsoft and First Data. Merrill Lynch will **join** the pilot later in 1998, and First USA, J.C. Penney, and Shell Oil are also on board for the pilot. Chase Manhattan will offer a competing Internet-based system from **CheckFree**. Executives are eager to have access to online **bill** presentment. For example, AT&T will soon provide 75 million residential customers with online **billing** based on **Bill Cast**, while MCI Systemhouse has allied with netDelivery to provide banks with online **billing** abilities. Three models have emerged and are briefly described: direct and indirect **billing** and client-based methods.

COMPANY NAME: TransPoint (632163); Avolent Inc (646008)
SPECIAL FEATURE: Charts Tables
DESCRIPTORS: Banks; **Billing**; E-Banking; **EFT (Electronic Funds Transfer)**; Internet Marketing
REVISION DATE: 20010330

14/5/3

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00104942 DOCUMENT TYPE: Review

PRODUCT NAMES: ICVerify (615587); VirtualPIN (674117); VeriFone (674125); CyberCoin (636479); PayNow (674133)

TITLE: Ringing up sales on the Internet
AUTHOR: Ryan, Pat
SOURCE: InfoWorld, v19 n49 p87(2) Dec 8, 1997
ISSN: 0199-6649
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

ICVerify's namesake service, First Virtual's VirtualPIN, VeriFone's VeriFone, and CyberCash's CyberCoin, PayNow, and CyberCash are highlighted in a discussion of payment collection for sales conducted on the Internet. The most rudimentary way to process commerce on the Net is to use an Hypertext Markup Language (HTML) form, in which users enter items to be purchased, shipping address, and credit-card information. A Secure Sockets Layer server and browser make sure that credit card data stays confidential. ICVerify for DOS, Windows, and UNIX can be **integrated** with many I-commerce storefronts to provide real-time card verification. ICVerify gathers credit-card information from a World Wide Web form and processes authorization in real time; it deposits the purchase price among in the seller's standard merchant **account**. A dial-up, leased line or a satellite connection to a bank or credit-card processing company is required. Another credit-card processing method used by card-issuing banks is Secure Electronic Transactions (SET), a protocol developed by Visa and MasterCard. Credit card transactions can also be secured by an **intermediary** between the merchant and customer; the merchant never sees the customer's credit card number. CyberCash is such a service, and requires users to first download CyberCash software, which is called a wallet.

COMPANY NAME: ICVerify (619159); First Virtual Holdings Inc (615994); VeriFone Inc (617881); VeriSign Inc (610224)
SPECIAL FEATURE: Tables
DESCRIPTORS: Computer Security; **EFT (Electronic Funds Transfer)**; IBM PC & Compatibles; Internet Marketing; Internet Security; Internet Utilities; MS-DOS; Retailers; UNIX; Windows
REVISION DATE: 20020422

File 344:CHINESE PATENTS ABS MAY 1985-2002/MAY
(c) 2002 EUROPEAN PATENT OFFICE
File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)
(c) 2002 JPO & JAPIO
File 350:Derwent WPIX 1963-2002/UD,UM &UP=200244
(c) 2002 Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2002/Jun W05
(c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020704,UT=20020627
(c) 2002 WIPO/Univentio
?ds

Set	Items	Description
S1	36	AU='LANDRY G':AU='LANDRY GRADY JAMES'
S2	3	S1 AND (BILL OR BILLS OR PAYEE OR PAYOR)

2/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014261542 **Image available**
WPI Acc No: 2002-082240/200211
Related WPI Acc No: 1997-372351; 1999-539777
XRPX Acc No: N02-061277

Bill payment system for remote banking, generates electronic fund message corresponding to bill record including obligation amount and payment date generated corresponding to child payee and specific payor information

Patent Assignee: MIDWEST PAYMENT SYSTEMS INC (MIDW-N)

Inventor: LANDRY G W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20010032183	A1	20011018	US 94253364	A	19940603	200211 B
			US 97889606	A	19970708	
			US 99332846	A	19990614	
			US 2001859615	A	20010516	

Priority Applications (No Type Date): US 94253364 A 19940603; US 97889606 A 19970708; US 99332846 A 19990614; US 2001859615 A 20010516

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010032183	A1		98	G06F-017/60	Div ex application US 94253364 Div ex application US 97889606 Div ex application US 99332846 Div ex patent US 5649117 Div ex patent US 5956700

Bill payment system for remote banking, generates electronic fund message corresponding to bill record including obligation amount and payment date generated corresponding to child payee and specific payor information

Inventor: LANDRY G W

Abstract (Basic):

... A bill generator (12) generates a bill record at a predetermined time, corresponding to child payee information and specific payor information. The bill record includes an obligation amount and payment date, based on a fund transfer between the payor and payee. A transfer communication facilitator (TCF) message generator (22) generates electronic fund transfer (EFT) messages corresponding to the generated bill record at another preset time.

... For remote banking and business transactions for bill tracking and making recurring fixed deposits payments like preset mortgage payments, installment loan payments, leasing...

...Reduces need for payor to directly communicate by providing a multi-payee system. Enables authorization of additional system payees without requiring the payor to sign-up again for establishing payor information. Enables payor to fully or partially reverse a payment, previously made by the system within a provisional period, applicable to a particular payee. Provides statements to payors and payees concerning various bills to be paid, payments and charges made and bills which have been held and/or reversed, automatically. Receives continuous input information from payees and...

...and maintains and updates the system record, regarding payments and payment reversals in accordance with payor control messages, in a predetermined periodic or batch mode manner...

...The figure shows the block diagram of bill payment system...

... Bill generator (12
Title Terms: BILL ;

2/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012733660 **Image available**
WPI Acc No: 1999-539777/199945
Related WPI Acc No: 1997-372351; 2002-082240
XRPX Acc No: N99-399973

Transaction interaction unit for third party bill paying system

Patent Assignee: MIDWEST PAYMENT SYSTEMS (MIDW-N)

Inventor: **LANDRY G W**

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5956700	A	19990921	US 94253364	A	19940603	199945 B
			US 97889606	A	19970708	

Priority Applications (No Type Date): US 94253364 A 19940603; US 97889606 A 19970708

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5956700	A		98	G06F-017/60	Cont of application US 94253364 Cont of patent US 5649117

Transaction interaction unit for third party bill paying system

Inventor: **LANDRY G W**

Abstract (Basic):

... A **payee** communication interface (16) is used for receiving third party **bill** data from each **payee**. A fund transfer interface (22) generates electronic fund transfer messages, in the absence of specific authorization from the payer, based on the **payee** and payer information and the control parameters.

... **Payee** database (18) and payer database (20) are stored individually, regarding each **payee** and payer, respectively. The payer information identify the **payee** who are authorized by the payers, to receive transfer of funds from the payer. Control...

...designated to define fund transfer procedures. An INDEPENDENT CLAIM is also included for third party **bill** paying method...

...For establishing transaction interaction in third party **bill** paying system...

...Offers a communication equipment which efficiently implement **bill** processing and payment system which automatically tracks, pays and reports **bills** for several individual **payee**, without requiring action from the payers, thereby providing significant control over payments for each payer...

...the payer to directly communicate with the payer. Permits the payer to authorize additional system **payee** for which the payer is already a customer, without the need for additional payer sign...

...Interaction between the payer and the system is standardized for the payer relative to all **payee**. Offers the payer more control over **bill** payment than that currently available in other commonly used payment systems. Empowers the payer with...

...payment that is previously made by the system, within provisional period applicable to a particular **payee**.

...

...The figure shows block diagram of **bill** paying system...

... **Payee** communication interface (16...

... Payee database (18...
... Payor database (20
...Title Terms: BILL ;

2/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011394444 **Image available**
WPI Acc No: 1997-372351/199734
Related WPI Acc No: 1999-539777; 2002-082240
XRPX Acc No: N97-309261

System for paying bills or other obligatory payments to system that
interact with payer or payee - uses data receiving and processing
equipment with interactive system and communication system to implement
bill processing and payment system to pay, track, and report bills
for payees

Patent Assignee: MIDWEST PAYMENT SYSTEMS (MIDW-N)

Inventor: LANDRY G W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5649117	A	19970715	US 94253364	A	19940603	199734 B

Priority Applications (No Type Date): US 94253364 A 19940603

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5649117	A		95	G06F-017/60	

System for paying bills or other obligatory payments to system that
interact with payer or payee - ...

...uses data receiving and processing equipment with interactive system and
communication system to implement bill processing and payment system
to pay, track, and report bills for payees

Inventor: LANDRY G W

...Abstract (Basic): The system includes payer control interface, a
communications interface, a bill generator, and a transfer
communications facilitator message generator. The bill generator
generates bill records from payer and payee information stored
within the system for recurring bills, and may also generate bill
records from the payer and payee information and from bill data
messages received from payees. The generated bill records are used by
the transfer communications facilitator message generator to generate
the electronic funds...

...Payers may alter the payment amount and date for a bill as well as
reverse payment of a bill already paid. Payees are also able to alter
recurring bill records or may present bill data so that bill
records reflecting variable obligation amounts may be generated...

...ADVANTAGE - Provides multi-payee system which provides payer more
control over bill payment, and empowers payer with ability to fully
or partially reverse payment. Provides payer with...

...information regarding payments made to payees, payments scheduled to be
made, and other payer and payee information...

...Title Terms: BILL ;

File 344:CHINESE PATENTS ABS MAY 1985-2002/MAY
(c) 2002 EUROPEAN PATENT OFFICE
File 347:JAPIO Oct 1976-2002/Mar(Updated 020702)
(c) 2002 JPO & JAPIO
File 350:Derwent WPIX 1963-2002/UD,UM &UP=200244
(c) 2002 Thomson Derwent

?ds

Set	Items	Description
S1	589059	BILL OR BILLING OR BILLS OR INVOIC? OR ACCOUNT? OR STATEME- NT? OR FEE OR FEES OR CHARGE? OR OBLIGATION? OR EBILL?
S2	3696989	CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBIN? OR JO- IN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL
S3	44374	PAYMENT? OR PAYING? OR RENUMERATION? OR REMITT? OR DISBURS- EMENT? OR TRANSACTION?
S4	1048	EBPP OR ELECTRONIC()BILL()PRESENTATION(1W)PAYMENT? OR (ELE- CTRONIC OR E)()PAYMENT? OR EFT OR ELECTRONIC()FUND?()TRANSFER? OR (ONLINE OR ON()LINE OR MONETARY OR FINANC?)() (TRANSACTION- ?()PROCESS?) OR OLTP
S5	19588	(THIRD OR OUTSIDE)() (PARTY OR PARTIES) OR INTERMEDIAR? OR - CHECKFREE?
S6	130769	S1 AND S2
S7	288	S6 AND S5
S8	4	S7 AND S4
S9	19575	S1(5N)S2
S10	5	S9(5N)S5
S11	4	S10 NOT S8
S12	75	S1 AND S2 AND S4
S13	4	S12 AND S5
S14	0	S13 NOT (S8 OR S11)
S15	3120	S1 AND S2 AND S3
S16	28	S15 AND S5
S17	23	S16 NOT (S8 OR S11)

8/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014482625 **Image available**
WPI Acc No: 2002-303328/200234
XRPX Acc No: N02-237316

Online product/service transactional processing method involves combining online orders for products with reference to seller of the products and placing the orders to respective seller by single transactional gateway

Patent Assignee: GAW A (GAWA-I); MONEYMAKER V B (MONE-I)

Inventor: GAW A; MONEYMAKER V B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020026374	A1	20020228	US 2000201337	P	20000502	200234 B
			US 2001846652	A	20010501	

Priority Applications (No Type Date): US 2000201337 P 20000502; US 2001846652 A 20010501

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020026374 A1 20 G06F-017/60 Provisional application US 2000201337

Abstract (Basic): US 20020026374 A1

NOVELTY - Online orders placed by several buyers for different products are **combined** with reference to seller (111) of the products by a facilitator (110) and processed through a single transactional gateway. The orders for each seller grouped by the facilitator are submitted to the sellers.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for payment receiving method for electronic orders amalgamating facilitators.

USE - For performing commercial transactions of product and services over networks such as local area networks, wireless networks, intranets and Internet.

ADVANTAGE - Reduces transactional costs for participants. Eliminates ordering mistakes and delays which occur as a result of multiple transfers of the same sets of ordering data. Enables the customers to obtain the products at reduced online **fees**. Allows businesses to profit in an online environment while enabling them to maintain their separateness as distinct entities without having to create an autonomous online presence. Enables facilitators to avoid **accounts** receivables issues with merchants by receiving remuneration directly from processed orders.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a **third party online transactional processing** and payment method.

Facilitator (110)

Seller (111)

pp; 20 DwgNo 1/6

Title Terms: PRODUCT; SERVICE; PROCESS; METHOD; **COMBINATION**; ORDER; PRODUCT; REFERENCE; PRODUCT; PLACE; ORDER; RESPECTIVE; SINGLE; GATEWAY
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

8/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012866844 **Image available**
WPI Acc No: 2000-038677/200003
XRPX Acc No: N00-029198

Electronic fund transfer **system for banks**

Patent Assignee: CLEARING HOUSE SERVICE CO LLC (CLEA-N)

Inventor: COTTON R M; PAWELCZYK J S; THOMAS G F; WOOD A G

Number of Countries: 003 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9956219	A1	19991104	WO 99US9064	A	19990427	200003 B
US 6173272	B1	20010109	US 9866702	A	19980427	200104
US 6317745	B1	20011113	US 9866702	A	19980427	200173
			US 2000526430	A	20000315	

Priority Applications (No Type Date): US 9866702 A 19980427; US 2000526430 A 20000315

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9956219	A1	E	81	G06F-015/21	
Designated States (National): CA MX					
US 6173272	B1			G06F-017/60	
US 6317745	B1			G06F-017/30	Div ex application US 9866702

Abstract (Basic): WO 9956219 A1

NOVELTY - The trusted **third party** station (13) in response to **universal** identifier number received from home banking system (40), generates routing or transit number of payee's bank and **account** number, to facilitate transfer of amount owed to payee's **account** to bank of payee.

DETAILED DESCRIPTION - A home banking system (40) communicates electronically with the payer station (30) and trusted **third party** system (13). The home banking system generates **universal** identifier number uniquely identifying the payee, upon receipt of payment order from payer station and transmits it to trusted **third party** system. INDEPENDENT CLAIMS are also included for **electronic fund transfer** method and a computer readable medium containing a computer program to be executed on the **third parties** system.

USE - For **electronic fund transfer** between payer and payee in banks.

ADVANTAGE - Since the payer's home banking system is aware only of **universal** identifier and does not know billers **account** or routing number, confidentiality of the system is improved.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic banking system.

Third party system (13)

Payer station (30)

Home banking system (40)

pp; 81 DwgNo 2A/12

Title Terms: ELECTRONIC; FUND; TRANSFER; SYSTEM; BANK

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/21; G06F-017/30; G06F-017/60

International Patent Class (Additional): G06F-015/21; AGG0-6F017/60

File Segment: EPI

8/5/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012733660 **Image available**

WPI Acc No: 1999-539777/199945

Related WPI Acc No: 1997-372351; 2002-082240

SRPX Acc No: N99-399973

Transaction interaction unit for **third party** bill **paying system**

Patent Assignee: MIDWEST PAYMENT SYSTEMS (MIDW-N)

Inventor: LANDRY G W

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5956700	A	19990921	US 94253364	A	19940603	199945 B
			US 97889606	A	19970708	

Priority Applications (No Type Date): US 94253364 A 19940603; US 97889606 A 19970708

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5956700	A		98	G06F-017/60	Cont of application US 94253364 Cont of patent US 5649117

Abstract (Basic): US 5956700 A

NOVELTY - A payee communication interface (16) is used for receiving **third party bill** data from each payee. A fund transfer interface (22) generates **electronic fund transfer** messages, in the absence of specific authorization from the payer, based on the payee and payer information and the control parameters.

DETAILED DESCRIPTION - Payee database (18) and payer database (20) are stored individually, regarding each payee and payer, respectively. The payer information identify the payee who are authorized by the payers, to receive transfer of funds from the payer. Control parameters are designated to define fund transfer procedures. An INDEPENDENT CLAIM is also included for **third party bill** paying method.

USE - For establishing transaction interaction in **third party bill** paying system.

ADVANTAGE - Offers a communication equipment which efficiently implement **bill** processing and payment system which automatically tracks, pays and reports **bills** for several individual payee, without requiring action from the payers, thereby providing significant control over payments for each payer. Reduces need for the payer to directly communicate with the payer. Permits the payer to authorize additional system payee for which the payer is already a customer, without the need for additional payer sign-up. Interaction between the payer and the system is standardized for the payer relative to all payee. Offers the payer more control over **bill** payment than that currently available in other commonly used payment systems. Empowers the payer with the ability to fully or partially return a payment that is previously made by the system, within provisional period applicable to a particular payee.

DESCRIPTION OF DRAWING(S) - The figure shows block diagram of **bill** paying system.

Payee communication interface (16)
Payee database (18)
Payor database (20)
Fund transfer interface (22)
pp; 98 DwgNo 1/25

Title Terms: TRANSACTION; INTERACT; **UNIT** ; THIRD; PARTY; **BILL** ; PAY; SYSTEM

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012438411 **Image available**

WPI Acc No: 1999-244519/199920

XRPX Acc No: N99-181970

Designing responses for electronic billing system

Patent Assignee: MICROSOFT CORP (MICR-N)

Inventor: CAMPBELL H; DENT W T; REMINGTON D B; SALIBA B; WEBB G

Number of Countries: 020 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9915999	A1	19990401	WO 98US15655	A	19980728	199920 B

Priority Applications (No Type Date): US 97936235 A 19970924

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9915999	A1	E	41	G06F-017/60	
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Designated States (National): CN JP

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LU

Abstract (Basic): WO 9915999 A1

NOVELTY - After a customer has reviewed a **bill** , a decision is made to pay electronically and the remittance portion (40) is returned to the appropriate **billing** person via the response routing sub-component of the response management system. The customer may also choose to respond to an offer, advertisement or other insert in the **billing statement** , I.e. register for a vacation package. The customer would complete the online registration form and the response (42) would be directed either to the **billing** person or a **third party** (44)

DETAILED DESCRIPTION - Independent claims are included for a biller integral system, for a **billing statement** response designer, for a response selection rules manager and for a computer program

USE - Designing responses to electronic **billing statements**

ADVANTAGE - Smooth **integration** of system with entrenched **accounting** system to eliminate requirement to change traditional practices

DESCRIPTION OF DRAWING(S) - The drawing is a diagram illustrative of **electronic bill presentation** and **payment** system
Remittance portion (40)
Response (42)

Third party (44)

pp; 41 DwgNo 1/6

Title Terms: DESIGN; RESPOND; ELECTRONIC; **BILL** ; SYSTEM

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

11/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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01163053 **Image available**
SIGNAL TRANSMISSION CIRCUIT

PUB. NO.: 58-100453 [JP 58100453 A]
PUBLISHED: June 15, 1983 (19830615)
INVENTOR(s): FUJII TERUJI
YAMAMOTO KAZUNARI
KATAOKA MUTSUO
KONNO MASAJI
APPLICANT(s): OKI ELECTRIC IND CO LTD [000029] (A Japanese Company or Corporation), JP (Japan)
NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 56-197668 [JP 81197668]
FILED: December 10, 1981 (19811210)
INTL CLASS: [3] H01L-027/12
JAPIO CLASS: 42.2 (ELECTRONICS -- Solid State Components)
JAPIO KEYWORD: R097 (ELECTRONIC MATERIALS -- Metal Oxide Semiconductors, MOS)
JOURNAL: Section: E, Section No. 197, Vol. 07, No. 204, Pg. 11, September 09, 1983 (19830909)

ABSTRACT

PURPOSE: To obtain an FSK (Frequency shift Keying) signal transmission circuit suitable for the formation of an integrated circuit by a method wherein an integration circuit is composed of a switch and a capacitor, and the capacitor for **integration** is directly **charged** through the **intermediary** of an analogue switch when the signal output is started.

CONSTITUTION: When low voltage is applied to a signal output control input terminal 10, the gate 11 of an MOS transistor is conducted, a capacitor 15 is charged immediately by a voltage source 12, and a reference voltage value appears in an output terminal 13. When high voltage is applied, the gate 11 is turned to a non-conductive state, the voltage source 12 is cut off, and when the voltage is low at a clock 18 and high at a clock 19, a Tr14 is conducted and a Tr16 is non-conducted, thereby allowing the terminal 13 to decrease in voltage and the capacitor 17 to accumulate load. Then, when the clock is inverted, the accumulated load is discharged to a capacitor 17. By repeating the above procedures, the voltage on the terminal 13 drops gradually, and approaches zero

11/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014094796 **Image available**
WPI Acc No: 2001-579010/200165
XRPX Acc No: N01-430897

Communication method for consolidated billing in telephony networks e.g. paging and voicemail services uses integration into a single customer invoice

Patent Assignee: SPRINT COMMUNICATIONS CO LP (SPRI-N)
Inventor: COFFMAN W S; LIGHT L R; MACHA J D; MARCHBANKS N R; ROMAN L A; SAGER K M

Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6266401	B1	20010724	US 98154962	A	19980917	200165 B

Priority Applications (No Type Date): US 98154962 A 19980917

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6266401	B1	27	H04M-015/00	

Abstract (Basic): US 6266401 B1

NOVELTY - Network charge information representative of charges incurred by a customer is acquired for usage of the network services provided by the service provider operating the telephony network. An order record to the third-party service provider is transmitted to activate the third-party services and the completed order record from the third-party service provider is received.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a billing system for use in a telephony network

USE - For a method of **integrating billing** information acquired from a **third - party** service provider with network **billing** information and producing **consolidated** customer **invoices** for usage of network and **third - party** services and equipment

ADVANTAGE - A billing system and methodology that can accommodate current and future telephony network service billing requirements

DESCRIPTION OF DRAWING(S) - The drawing shows an expanded set of services and features which may be supported by a telephony network
pp; 27 DwgNo 6/16

Title Terms: COMMUNICATE; METHOD; CONSOLIDATE; BILL; TELEPHONE; NETWORK;
PAGE; SERVICE; INTEGRATE; SINGLE; CUSTOMER; INVOICING

Derwent Class: W01

International Patent Class (Main): H04M-015/00

File Segment: EPI

11/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013773126 **Image available**

WPI Acc No: 2001-257337/200126

Related WPI Acc No: 2001-032072; 2001-032073; 2001-041078; 2001-049870;

2001-049889; 2001-061375; 2001-061376; 2001-061377; 2001-061378;
2001-061379; 2001-061380; 2001-061383; 2001-061384; 2001-061385;
2001-061386; 2001-070855; 2001-070886; 2001-070887; 2001-070889;
2001-080332; 2001-080380; 2001-080391; 2001-091017; 2001-091018;
2001-091019; 2001-091020; 2001-102299; 2001-102300; 2001-102301;
2001-102302; 2001-146741; 2001-146742; 2001-146761; 2001-202518;
2001-244051; 2001-244052; 2001-244069; 2001-244070; 2001-257289;
2001-257290; 2001-257291; 2001-257292; 2001-257293; 2001-257336;
2001-257338; 2001-257339; 2001-257341; 2001-257342; 2001-257343;
2001-257344; 2001-257345; 2001-265579; 2001-290116; 2001-328123;
2001-328124; 2001-335483; 2001-335752; 2001-354478; 2001-354825;
2001-355202; 2001-367045; 2001-374344; 2001-380760; 2001-381052;
2001-389385; 2001-389410; 2001-389418; 2001-397607; 2001-417832;
2001-425321; 2001-425322; 2001-425329; 2001-425338; 2001-425352;
2001-432690; 2001-464464; 2001-464465; 2001-464466; 2001-464473;
2001-464474; 2001-521241; 2001-521256; 2001-522897; 2001-541233;
2001-564790; 2001-564791; 2001-564792; 2001-564793; 2001-580761;
2001-580897; 2001-616166; 2001-625734; 2001-625756; 2002-074883;
2002-074884; 2002-074885; 2002-074886; 2002-074887; 2002-074888;
2002-147314; 2002-147316; 2002-226131

XRFX Acc No: N01-183569

Printed information provision system for e-commerce, provides first printed media with identifier from database of third party to enable printer module to communicate advertisement information to server of online publishers

Patent Assignee: SILVERBROOK RES PTY LTD (SILV-N)

Inventor: LAPSTUN P; SILVERBROOK K

Number of Countries: 095 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200102947	A1	20010111	WO 2000AU770	A	20000630	200126 B
AU 200053756	A	20010122	AU 200053756	A	20000630	200130
EP 1203288	A1	20020508	EP 2000938339	A	20000630	200238
			WO 2000AU770	A	20000630	

Priority Applications (No Type Date): AU 994912 A 19991224; AU 991313 A

19990630; AU 993632 A 19991025; AU 994483 A 19991206

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200102947 A1 E 101 G06F-003/033

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200053756 A G06F-003/033 Based on patent WO 200102947

EP 1203288 A1 E G06F-003/033 Based on patent WO 200102947

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200102947 A1

NOVELTY - A user printer module provided by an advertiser generates a printed media including editorial information requested by the user, based on information in first server. The printed media is provided with an identifier, from the database of third party. The printer module communicates advertisement information to the first server or to a second server of another online publisher. An **account unit** provides payments to the **third party** and receives payments from online publishers and advertiser.

USE - For providing printed information using high speed networked color printers, for e-commerce.

ADVANTAGE - Since the information is provided to the user in printed format, instead of display format in computer, legibility and visibility of information is improved even when ambient light is strong.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of storage provider class diagram.

pp; 101 DwgNo 22/52

Title Terms: PRINT; INFORMATION; PROVISION; SYSTEM; FIRST; PRINT; MEDIUM;
IDENTIFY; DATABASE; THIRD; PARTY; ENABLE; PRINT; MODULE; COMMUNICATE;
ADVERTISE; INFORMATION; SERVE

Derwent Class: P75; T01; T04

International Patent Class (Main): G06F-003/033

International Patent Class (Additional): B41J-002/21; G06F-017/60

File Segment: EPI; EngPI

11/5/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008277157 **Image available**

WPI Acc No: 1990-164158/199021

XRPX Acc No: N90-127408

Integrated transportation dispatch routing and delivery system - that performs the management, co-ordination and communication functions for dispatching vehicles efficiently

Patent Assignee: AUTOMATED DISPATCH SERVICES INC (AUTO-N); DIGITAL WIRELESS CO (DIGI-N)

Inventor: BROWN D; NATHANSON M

Number of Countries: 018 Number of Patents: 004

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9004834	A	19900503				199021	B
CA 2001588	A	19900428				199025	
AU 8946240	A	19900514				199031	
US 5122959	A	19920616	US 88264048	A	19881028	199227	

Priority Applications (No Type Date): US 88264048 A 19881028

Cited Patents: US 4015804; US 4092718; US 4212069; US 4360875; US 4701760;
US 4713661; US 4791571; US 4799162

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9004834 A
Designated States (National): AT AU CH DE DK FI GB JP LU MC NL NO SE
Designated States (Regional): BE FR IT
US 5122959 A 23 G06F-015/48

Abstract (Basic): WO 9004834 A

The system includes a number of microcomputers interconnected via a network such that a fully redundant capability is provided. Each of the work stations control text and/or graphics monitors. Information in the graphics monitors are based upon a digitised map base of the vehicle delivery areas, such taht vehicle pick-up, deliveries, minimum path routes and vehicle delivery zones are displayed in an icon-based format.

The software selects suitable vehicles and calculates minimum travel time base upon a tree-node decision algorithm that matches street distances, and travel times to real traffic conditions. The software also includes a fully **integrated third party billing** and business operations accounting package that enables fully automated dispatch system operation.

ADVANTAGE - Optimises the utilisation of vehicles.

Dwg.1/6

Title Terms: INTEGRATE; TRANSPORT; DISPATCH; ROUTE; DELIVER; SYSTEM;
PERFORMANCE; MANAGEMENT; CO; ORDINATE; COMMUNICATE; FUNCTION; DISPATCH;
VEHICLE; EFFICIENCY

Derwent Class: T01; W02

International Patent Class (Main): G06F-015/48

File Segment: EPI

?

17/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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05499987 **Image available**
METHOD AND SYSTEM FOR INFORMATION DISTRIBUTION

PUB. NO.: 09-114787 [JP 9114787 A]
PUBLISHED: May 02, 1997 (19970502)
INVENTOR(s): AKASHI OSAMU
MORIYASU KENJI
TERAUCHI ATSUSHI
APPLICANT(s): NIPPON TELEGR & TELEPH CORP <NTT> [000422] (A Japanese
Company or Corporation), JP (Japan)
APPL. NO.: 07-274324 [JP 95274324]
FILED: October 23, 1995 (19951023)
INTL CLASS: [6] G06F-015/00; G06F-009/06; G06F-017/60; G09C-001/00;
H04L-009/08
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 44.3
(COMMUNICATION -- Telegraphy); 44.9 (COMMUNICATION -- Other);
45.1 (INFORMATION PROCESSING -- Arithmetic Sequence Units)

ABSTRACT

PROBLEM TO BE SOLVED: To provide an information distribution method and system capable of performing the authentication and settlement of **accounts** as necessary and referring to information by decoding the information being a ciphered article by using the decoding key obtained from a key center and utilizing the information.

SOLUTION: An information center 2 ciphers the provided information and imparts information identification ID to the ciphered information article. A key center 3 receives the information identification ID and a decoding key from the information center 2, controls them, receives the settlement of **accounts** from an arbitrary information use terminal and returns the key for decoding the information article in exchange for the reception to a using terminal. A using terminal 4 obtains identifier and the ciphered information article and confirms that the information is not fraudulently altered by authenticator. When the decision of obtaining the information article is performed corresponding to the identifier part or the reception is performed, the **charge** for the information article is paid before the decoding of information. As for the key for a decoding in exchange for the **payment**, the decoded key is received from the key center 3 by keeping the key secret from a **third party** by using the secret communication system **combined** a public key with a secret key.

17/5/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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04462984 **Image available**
INFORMATION RECORDING MEDIUM, AND DATA RECORDING METHOD THEREOF AND DISCRIMINATION OF TRUTH THEREOF

PUB. NO.: 06-106884 [JP 6106884 A]
PUBLISHED: April 19, 1994 (19940419)
INVENTOR(s): KITAJIMA TSUNEKICHI
SUZUKI MANABU
HIRANO KAZUYA
APPLICANT(s): TOPPAN PRINTING CO LTD [000319] (A Japanese Company or Corporation), JP (Japan)
U KAADE KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 04-016298 [JP 9216298]
FILED: January 31, 1992 (19920131)
INTL CLASS: [5] B42D-015/10; G06K-019/06; G06K-019/10; G07F-007/12;
G07F-007/08
JAPIO CLASS: 30.1 (MISCELLANEOUS GOODS -- Office Supplies); 29.4

(PRECISION INSTRUMENTS -- Business Machines); 45.3
(INFORMATION PROCESSING -- Input Output **Units**)
JAPIO KEYWORD:R011 (LIQUID CRYSTALS); R098 (ELECTRONIC MATERIALS -- **Charge**
Transfer Elements, CCD & BBD); R107 (INFORMATION PROCESSING
-- OCR & OMR Optical Readers); R125 (CHEMISTRY --
Polycarbonate Resins
JOURNAL: Section: M, Section No. 1640, Vol. 18, No. 383, Pg. 137, July
19, 1994 (19940719)

ABSTRACT

PURPOSE: To discover a forgery made by copying and make it easy to recover broken data by providing a rewriting recording section having rewriting data and authentication data and a non-rewriting recording section having specific ID code on a base body.

CONSTITUTION: An algorithm (f) may be an algorithm which varies dependent on the time when a confidential key data K proper to card is generated and the time when an authentication code X is generated. A rewriting data d' such as balance of advance **payment** and date of last **transaction** is read from a rewriting information recording section 12 and an authentication code X' is generated in the same manner. At first, the confidential key data K proper to card is generated from a parameter P confidential for a **third party** and a specific ID code Z based on a predetermined algorithm (f). Further, the authentication code X' is generated from the confidential key data K and a rewriting data (d) based on the predetermined algorithm (f). The authentication code X is read from the rewriting information recording section 12 and compared with the authentication code X' so as to discriminate whether it is true or false.

17/5/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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01979184 **Image available**
IC CARD FOR OIL SUPPLYING DEVICE

PUB. NO.: 61-193284 [JP 61193284 A]
PUBLISHED: August 27, 1986 (19860827)
INVENTOR(s): YOSHIDA TAKEOMI
APPLICANT(s): TOKICO LTD [000305] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 60-032509 [JP 8532509]
FILED: February 20, 1985 (19850220)
INTL CLASS: [4] G06K-019/00; G06F-015/21
JAPIO CLASS: 45.3 (INFORMATION PROCESSING -- Input Output **Units**); 45.4
(INFORMATION PROCESSING -- Computer Applications
JOURNAL: Section: P, Section No. 537, Vol. 11, No. 19, Pg. 129,
January 20, 1987 (19870120)

ABSTRACT

PURPOSE: To prevent foul use by inhibiting continued supplying of fuel while being delinquent in **payment** of **charges** and keeping a **third party** from supplying oil.

CONSTITUTION: To discriminate whether or not the owner of the IC card I and the customer who is about to have oil supplied are the same or not by collating the registered No. data read from the customer registration No. memory area 10 by the controlling means of the IC card for oil supplying device with the registered No. data input by the customer at the oil supplying device side. Also, based on the oil supplying performance data in the oil supplying performance memory area 15 and making reference to the stored contents in the up-dated oil supply permission discrimination flag memory area 16, it is discriminated whether or not the supplying of oil in this instance is permitted

17/5/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO

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01656470 **Image available**
ELECTRICAL AND ELECTRONIC EQUIPMENT

PUB. NO.: 60-134970 [JP 60134970 A]
PUBLISHED: July 18, 1985 (19850718)
INVENTOR(s): HIROKAWA KATSUHISA
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP
 (Japan)
APPL. NO.: 58-248518 [JP 83248518]
FILED: December 24, 1983 (19831224)
INTL CLASS: [4] G06F-015/30; G06K-019/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.3
 (INFORMATION PROCESSING -- Input Output **Units**)
JAPIO KEYWORD: R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 408, Vol. 09, No. 299, Pg. 89,
 November 27, 1985 (19851127)

ABSTRACT

PURPOSE: To secure the personal code number not to be read out by the **third party** so as to ensure safety of the personal code number and to execute processing on-line by executing processing only when the personal code number stored on a card coincides with an inputted one.

CONSTITUTION: An IC card 21 is provided with a magnetic strip part 22, where a **transaction account** number, etc, are magnetically stored, and an IC chip 23. The chip 23 consists of a control CPU24, control programs, a rewritable E(sup 2)PROM25 for storing the personal code number, data storage RAM26 and a connector 27. The CPU24 checks whether or not the inputted personal code number to be supplied from a main control part is equal to that which is stored in the E(sup 2)PROM25, and outputs a coincidence signal or dissidence signal in accordance with the compared result. When they are not coincident to each other, a counter counts up and errors are displayed. Thus the **third party** cannot read out the personal code number; therefore this is a safe system, and can execute processing on-line.

17/5/5 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014519039 **Image available**
WPI Acc No: 2002-339742/200237
XRPX Acc No: N02-267169

Financial transaction method for a service provider's office, uses a secure web site, accessible from the Internet, set up to accept procedure code and insurance carrier input from a service provider's office

Patent Assignee: PRO QUO INVESTMENTS (PROQ-N)

Inventor: OSBAND S J

Number of Countries: 096 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200219235	A1	20020307	WO 2001US41679	A	20010808	200237 B

Priority Applications (No Type Date): US 2000652359 A 20000830

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200219235 A1 E 15 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

Abstract (Basic): WO 200219235 A1

NOVELTY - A **third party** (30) provides a secure web site (34) which is set to accept procedure codes and insurance carrier inputs from a service provider's office (14). Web site server (38) is programmed to automatically connect to an insurance carrier's database (42) to verify a client's benefits, calculate the benefit, calculate a service **fee** and notify the service provider's office that an insurance claim for the client is approved.

USE - For use in providing electronic, real-time insurance verification, filing and funding at a service provider's office, particularly in conjunction with reimbursements made for dentist's and physician's services under insurance plans.

ADVANTAGE - The secure web site expedites the processing of medical claims and **bills**, reducing the cost of claims processing by service providers and insurance companies and speeding the collection of **fees** by physicians. The process standardizes the insurance claims and medical **payment** procedure for patients and reduces medical costs through reduced overhead. The process simplifies the service provider's **accounting** and minimizes service provider's **accounts** receivable.

DESCRIPTION OF DRAWING(S) - The figure is a diagram showing interrelation of all components that are **integrated** to support the financial **transaction** method.

Service provider's office (14)
Secure web site (38)
Insurance carrier's database (42)
Service provider bank **account** (46)
pp; 15 DwgNo 2/2

Title Terms: FINANCIAL; **TRANSACTION**; METHOD; SERVICE; OFFICE; SECURE; WEB
; SITE; ACCESS; SET; UP; ACCEPT; PROCEDURE; CODE; INSURANCE; CARRY; INPUT
; SERVICE; OFFICE

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

17/5/6 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014415474 **Image available**

WPI Acc No: 2002-236177/200229

XRPX Acc No: N02-181502

Automatic payment for oil and gas service fee collection management, involves directing negotiable instruments to payees to satisfy payment obligations and transferring fund automatically, to honor negotiable instruments

Patent Assignee: EMBREY M C (EMBR-I)

Inventor: EMBREY M C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6311170	B1	20011030	US 9633165	P	19961204	200229 B
			US 97984282	A	19971203	

Priority Applications (No Type Date): US 9633165 P 19961204; US 97984282 A 19971203

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6311170 B1 59 G06F-015/21 Provisional application US 9633165

Abstract (Basic): US 6311170 B1

NOVELTY - A data processing system under the control of a service provider **consolidates payment obligations** from payor entities based on predetermined **consolidation** criterion and also directs negotiable instruments to payees to satisfy the **obligations**. The processing system under the control of a trusted **intermediary** financial institution transfers fund to honor the negotiable instruments.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for automatic **payment** system.

USE - For managing oil and gas service **fee** collection and other financial service **fee** collections in stock markets using computer network.

ADVANTAGE - For each negotiable instrument, the service provider generates **payment** verification information. Thereby minimizing the opportunity for fraudulent manipulation or reconstruction by the service provider or by payer entities.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart representing the data processing implemented generation of the data blocks for a check summary report.

pp; 59 DwgNo 10/34

Title Terms: AUTOMATIC; PAY; OIL; GAS; SERVICE; **FEE** ; COLLECT; MANAGEMENT; DIRECT; NEGOTIATE; INSTRUMENT; SATISFY; PAY; TRANSFER; FUND; AUTOMATIC; NEGOTIATE; INSTRUMENT
Derwent Class: T01; T05
International Patent Class (Main): G06F-015/21
File Segment: EPI

17/5/7 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014396015 **Image available**
WPI Acc No: 2002-216718/200227
XRPX Acc No: N02-166181

Biometric financial transaction method between a consumer and a merchant (e.g. for wired telephones, cellular telephones, PDAs etc., uses an electronic identicator and an access device

Patent Assignee: INDIVOS CORP (INDI-N); VERISTAR CORP (VERI-N)

Inventor: GIOIA P J; KLEEMAN M; LAPSLEY P D

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200193167	A1	20011206	WO 2001US17513	A	20010530	200227 B
US 20020019811	A1	20020214	US 2000208680	P	20000531	200227
			US 2001871241	A	20010530	
AU 200166628	A	20011211	AU 200166628	A	20010530	200228

Priority Applications (No Type Date): US 2000208680 P 20000531; US 2001871241 A 20010530

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200193167 A1 E 28 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020019811 A1 G06F-017/60 Provisional application US 2000208680

AU 200166628 A G06F-017/60 Based on patent WO 200193167

Abstract (Basic): WO 200193167 A1

NOVELTY - Tokenless biometric authorization of an electronic **transaction** between a consumer (7) and a merchant (1) uses an electronic identicator and an access device (6). A consumer registers with the identicator a registration biometric sample taken from the consumer. The consumer and merchant establish mutual communications (5) via the access device.

DETAILED DESCRIPTION - The merchant proposes a commercial **transaction** to the consumer via the access device. The access device communicates to the merchant an identification code associated with the access device. After the consumer and merchant have agreed on the **transaction**, the consumer and the identicator use the access device to establish mutual communications. The access device communicates to the identicator the identification code associated with the access device.

The identicator compares a bid biometric sample from the consumer with registered biometric sample to try to identify the consumer. Upon successful identification, the identicator electronically forwards information regarding the consumer to the merchant. INDEPENDENT CLAIM is also included for the following: system for tokenless biometric authorization

USE - For wired telephones, cellular telephones, PDAs etc.

ADVANTAGE - Because each **transaction** is authorized using a biometric received from the consumer's person, the **transaction** cannot be repudiated, eliminating **chargebacks**. The invention is convenient for the consumer, in that the **third - party** identicator handles all financial **account** information, eliminating the need to recite or otherwise enter credit card or other **account** numbers into a telephone or PDA. The use of biometrics and encryption provides security, eliminating the possibility of fraud via intercepting transmissions from the telephone or PDA. The system supports the use of multiple types of financial **accounts**, providing flexibility for the consumer. Through its superior security and non-repudiation capabilities, the invention justifies a reduced discount rate for the merchant. By using ordinary telephone connections or existing wireless connections, the invention is easy to **integrate** with existing merchant computer, information, and **payment** systems. The invention does not require the consumer to use or possess any portable, man-made tokens containing data personalized to the user in order to complete a financial **transaction**.

DESCRIPTION OF DRAWING(S) - The diagram shows the overall collection of elements comprising the system.

pp; 28 DwgNo 1/4

Title Terms: FINANCIAL; **TRANSACTION**; METHOD; CONSUME; MERCHANT; WIRE;

TELEPHONE; CELLULAR; TELEPHONE; ELECTRONIC; ACCESS; DEVICE

Derwent Class: S05; T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

17/5/8 (Item 4 from file: 350)

DIALOG(R) File 350: Derwent WPIX

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014373822 **Image available**

WPI Acc No: 2002-194525/200225

XRPX Acc No: N02-147700

Billing system where billing is handed by a third party billing service center, biller has tools to create a billing template and a gateway handles and monitors transfer of template and billing data to service center

Patent Assignee: MICROSOFT CORP (MICT)

Inventor: BUITEN T A; HEINDEL D G; JAKSTADT E G; KEITH J L; SALIBA B A;

SPEELPENNING B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6304857	B1	20011016	US 9893959	A	19980608	200225 B

Priority Applications (No Type Date): US 9893959 A 19980608

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 6304857 B1 27 G06F-017/00

Abstract (Basic): US 6304857 B1

NOVELTY - Contains tools for the biller to control the appearance of the **bill** template, these tools include a rules manager, resource manager and **billing** tables. There is included a translator for inputting the **billing** data. **Billing** data, template, rules and resources are transmitted to the **billing** service center which generates the **billing** statements.

DETAILED DESCRIPTION - Biller **integration** system and service center each have gateways with parcel managers to transfer and track

the parcels from one computer to the next. Biller is kept informed of location and status of **billing** templates, **billing** data and forthcoming **payments**.

An INDEPENDENT CLAIM is included for the method of an electronic **billing** system.

USE - Creating **bills** electronically using a **third - party** **billing** service center.

ADVANTAGE - Biller directly controls the format of the **bill** and facilitates **billing** service's interests of standardization.

Integrates smoothly with **accounting** systems so **accountants** are not required to change **billing** practice.

DESCRIPTION OF DRAWING(S) - The drawing shows a diagram of the electronic **billing** system.

pp; 27 DwgNo 10/10

Title Terms: **BILL** ; SYSTEM; **BILL** ; HAND; THIRD; PARTY; **BILL** ; SERVICE;

TOOL; **BILL** ; TEMPLATE; GATEWAY; HANDLE; MONITOR; TRANSFER; TEMPLATE;

BILL ; DATA; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/00

File Segment: EPI

17/5/9 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014359138 **Image available**

WPI Acc No: 2002-179839/200223

XRAM Acc No: C02-055932

XRPX Acc No: N02-136706

Processing subject (S) characteristic by remote data service which processes electronic information representing sample characteristics of S, transmitted by testing kit, to provide electronically-transmittable results

Patent Assignee: LABNETICS INC (LABN-N); ACOSTA G F (ACOS-I); BLACKWELL E S (BLAC-I); COLE A (COLE-I); FERRANS R H (FERR-I); MCMORRIS J A (MCMO-I); MULLINS G A (MULL-I); OTWORTH M J (OTWO-I); PACKARD M J (PACK-I); SCOTT J S (SCOT-I)

Inventor: ACOSTA G F; BLACKWELL E S; COLE A; FERRANS R H; MCMORRIS J A;

MULLINS G A; OTWORTH M J; PACKARD M J; SCOTT J S

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200207064	A2	20020124	WO 2001US22300	A	20010717	200223 B
AU 200173486	A	20020130	AU 200173486	A	20010717	200236
US 20020059030	A1	20020516	US 2000218583	P	20000717	200237
			US 2000218584	P	20000717	
			US 2000218585	P	20000717	
			US 2001906005	A	20010717	

Priority Applications (No Type Date): US 2000218585 P 20000717; US

2000218583 P 20000717; US 2000218584 P 20000717; US 2001906005 A 20010717

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200207064 A2 E 101 G06F-019/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200173486 A G06F-019/00 Based on patent WO 200207064

US 20020059030 A1 G01N-033/48 Provisional application US 2000218583

Provisional application US 2000218584

Provisional application US 2000218585

Abstract (Basic): WO 200207064 A2

NOVELTY - Processing electronic information (EI) associated with predetermined characteristics of biological subject (S) by obtaining sample of (S) and introducing it to proximate testing kit (I) which performs tests and generates EI representative of characteristic of sample. EI is transmitted to remote data service (II), which processes EI, generates and electronically transmits test results to subject.

DETAILED DESCRIPTION - Processing (M1) EI associated with predetermined characteristics of a biological subject (S) (10) involves obtaining representative sample of (S), and introducing it to testing kit (I) (100) provided at location proximate to (S), where (I) performs a preselected test or series of tests, and generates EI representative of at least one characteristic of the sample. EI generated is transmitted to data service (II) that is remote to (I), which processes EI to determine a test result representative of at least one sample characteristic of the sample, and generates and electronically transmits test results to one of a (I) operator, subject, provider and **third party**.

USE - Processing EI associated with predetermined characteristics of a biological subject e.g., a human, animal, a plant, collection of plants or their parts, environmental ecosystem and its elements (claimed). The method helps to ensure food safety, allowing effective and convenient pre-screening of patients prior to scheduling office visits, enabling pharmaceutical development by streamlining pre-clinical and clinical testing, simplifying the reimbursement of the costs associated with diagnostic testing, and more efficiently monitoring and controlling inventories of products used in the conduct of diagnostic testing. The method is useful for pre-screening a subject prior to committing to or arranging for bringing the subject and the test provided together. The method is also useful for screening a subject as a potential participant in a study. The method is useful for point of care medial diagnosis, in emergent care settings, on site monitoring of process control applications, military intelligence gathering, environmental monitoring, food safety testing, etc.

ADVANTAGE - The test results are available within approximately an hour of the receiving of EI by (II) (claimed). The method enables the analysis of collected sample characterization information to be separate and distinct from any sample gathering and/or sensing. The sensing is complete at the moment the reagent-containing cartridge interacts with the sample and only one appropriate form of electronic data is transmitted to the remote analytical location.

DESCRIPTION OF DRAWING(S) - The figure shows the functional block diagram of testing kit for characterizing samples obtained from subject using remote testing kit.

Subject (10)
Electronic information (70)
Testing kit (100)
Cartridge (110)
Cartridge reader (130)
Remote data service (200)
Analysis results (230)
pp; 101 DwgNo 2/16

Title Terms: PROCESS; SUBJECT; CHARACTERISTIC; REMOTE; DATA; SERVICE;
PROCESS; ELECTRONIC; INFORMATION; REPRESENT; SAMPLE; CHARACTERISTIC;
TRANSMIT; TEST; KIT; ELECTRONIC; RESULT

Derwent Class: B04; C06; D16; T01

International Patent Class (Main): G01N-033/48; G06F-019/00

File Segment: CPI; EPI

17/5/10 (Item 6 from file: 350)
DIALOG(R) File 350:Derwent WPIX
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014357255 **Image available**
WPI Acc No: 2002-177956/200223

Method and system for supplementing network cash by the third party
Patent Assignee: KIM H I (KIMH-I); WEB COMMUNITY INC (WEBC-N)
Inventor: KIM H I

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001016489	A	20010305	KR 200076473	A	20001214	200223 B

Priority Applications (No Type Date): KR 200057496 A 20000929

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001016489	A	1	G06F-017/6011	

Abstract (Basic): KR 2001016489 A

NOVELTY - A method and a system for supplementing network cash by the **third party** are provided to periodically and smoothly perform a small **payment** by the **third party**.

DETAILED DESCRIPTION - A transmitting **unit** (203) transmits a picture provided from an interface **unit** (207) to a user and information transmitted from a judging **unit** (210) to the user. A receiving **unit** (205) receives information transmitted from the user. An encryption/decryption **unit** (206) encrypts or decrypt information on a bank or a card for financial **payment** received from an offerer. The encryption/decryption **unit** (206) encrypts information to be transmitted to the bank, a credit card company and a **payment** agent enterprise or decrypt information received from the bank, the credit card company and the **payment** agent enterprise. The interface **unit** (207) generates the picture based on information provided from a memory **unit** (209) and the judging **unit** (210). The memory **unit** (209) stores a program related to a picture and processing contents provided from a web server. The judging **unit** (210) judges information extracted from the database processing **unit** (211), sends the information to the interface **unit** (207) or transmits the information to the receiving **unit** (205). The judging **unit** (210) judges information transmitted from the transmitting **unit** (203) and transmits specific information to a database processing **unit** (211). The database processing **unit** (211). The database processing **unit** (211) is **combined** with a user database(131), an offerer database(133), a financial **account** database(135), a right **payment** database(137), and a purchase breakdown database(139), a product information database(141) and a user evaluation database(143).

pp; 1 DwgNo 1/10

Title Terms: METHOD; SYSTEM; SUPPLEMENTARY; NETWORK; CASH; THIRD; PARTY

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/6011

File Segment: EPI

17/5/11 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014228529 **Image available**

WPI Acc No: 2002-049227/200206

XRFX Acc No: N02-036425

Providing on-line banking and investment services utilizing a network by creating a customer account and maintaining profile information relating to the customer

Patent Assignee: ACCENTURE LLP (ACCE-N)

Inventor: HENRY M; STORTS W E; WOTTOWA K L

Number of Countries: 089 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200180145	A2	20011025	WO 2001US12572	A	20010417	200206 B
AU 200155447	A	20011030	AU 200155447	A	20010417	200219

Priority Applications (No Type Date): US 2000551038 A 20000417; US

2000550671 A 20000417; US 2000550950 A 20000417

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200180145	A2 E	84	G06F-017/60	

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200155447 A G06F-017/60 Based on patent WO 200180145

Abstract (Basic): WO 200180145 A2

NOVELTY - A customer **account** is created using customer profile information and **third party payments** are performed on behalf of the customer by the system. The customer can subscribe to an investment fund on the network.

DETAILED DESCRIPTION - An input/output adapter (118) is for connecting a disc storage unit (120) to a bus (112), a user interface adapter (122) connects a keyboard, mouse (124), speaker (128) or microphone (132) to the bus and a communication adapter (134) connects a workstation to a data processing network (135), while an adapter (126) connects the bus to a display device (138).

INDEPENDENT CLAIMS are included for a computer program, for a system for conducting on-line banking, for a method for performing **third party payments** on-line and for a method for subscribing to an investment fund.

USE - Providing banking and investment services utilizing a network.

ADVANTAGE - More efficient utilization of time.

DESCRIPTION OF DRAWING(S) - The drawing shows the hardware implementation of the system

Input/output interface (118)

Bus (112)

User interface adapter (122)

Communication adapter (134)

Display device (135)

Adapter (126)

pp; 84 DwgNo 1/41

Title Terms: LINE; BANK; INVESTMENT; SERVICE; NETWORK; CUSTOMER; **ACCOUNT** ;
MAINTAIN; PROFILE; INFORMATION; RELATED; CUSTOMER

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

17/5/12 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014127035 **Image available**

WPI Acc No: 2001-611245/200170

XRPX Acc No: N01-456291

Secure payment and deliver of goods and service e.g. for WAP cellular phone

Patent Assignee: NOKIA CORP (OYNO); NOKIA INC (OYNO)

Inventor: GINZBOORG P; ZILLIACUS M

Number of Countries: 092 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200163568	A2	20010830	WO 2001IB178	A	20010212	200170 B
AU 200130443	A	20010903	AU 200130443	A	20010212	200202

Priority Applications (No Type Date): US 2000511237 A 20000223

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200163568 A2 E 47 G07F-007/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200130443 A G07F-007/00 Based on patent WO 200163568

Abstract (Basic): WO 200163568 A2

NOVELTY - The method involves ordering, **paying** for and delivering goods and services from a content provider to a user which assures the content provider that he will be paid and that assures the user that he will receive the content at an agreed upon price. The method relies on the **Global** System for Mobile (GSM) communications system to authenticate the user and provide algorithms and modules that are used to generate cipher keys and service responses so as to insure the content provider will be paid and that the user will not be overcharged.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a computer program

USE - For secure **payment** and delivery of goods and services. For two parties who have not engaged in any prior business **transactions**, may order goods and service from each other and arrange for **payment** and delivery through trusted **third party**

ADVANTAGE - Facilitates business **transactions** occurring between parties who do not know each other by using trusted **third party** to either take the user's order, deliver to the user's order, and/or **bill** the user correct amount for goods and services contracted for

DESCRIPTION OF DRAWING(S) - The figure shows an overall system diagram of an embodiment of the invention.

pp; 47 DwgNo 1/15

Title Terms: SECURE; PAY; DELIVER; GOODS; SERVICE; CELLULAR; TELEPHONE

Derwent Class: T01; T05; W01; W02

International Patent Class (Main): G07F-007/00

File Segment: EPI

17/5/13 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013956975 **Image available**

WPI Acc No: 2001-441189/200147

XRPX Acc No: N01-326424

Electronic commerce method involves constructing and conveying web page to client side browser, forwarding request received by host server to third party, and charging third party

Patent Assignee: LIQUIDSITE INC (LIQU-N)

Inventor: ABADIR E E; GEILFUSS B E

Number of Countries: 094 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200122328	A1	20010329	WO 2000US26053	A	20000922	200147 B
AU 200140211	A	20010424	AU 200140211	A	20000922	200147

Priority Applications (No Type Date): US 99401393 A 19990922

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200122328 A1 E 43 G06F-017/60

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200140211 A G06F-017/60 Based on patent WO 200122328

Abstract (Basic): WO 200122328 A1

NOVELTY - A web page is constructed and conveyed to a client side browser in response to a client-side browser reference to load the web page. A request received by a host server from the client-side browser in response to interaction with the activated image included in the web page, is forwarded to a prescribed **third party** for fulfillment. The

third party is charged for forwarding the request.

USE - For e-commerce.

ADVANTAGE - Generates revenues from transformed content in response to interactions of user with content. Tracks both mouse movements and mouse activity at client-side of **global** network to gather data on interests and user-responses to particular elements in web page. Harnesses existing static content as new platform for electronic commerce **transactions**. Makes static content active and highlights active areas. Facilitates electronic commerce by allowing content providers to provide value-added functionality to viewers without being burdened by handling electronic commerce **transactions** or merchandise.

DESCRIPTION OF DRAWING(S) - The figure illustrates a process flow for defining an interactive image for a web page.

pp; 43 DwgNo 1/8

Title Terms: ELECTRONIC; METHOD; CONSTRUCTION; CONVEY; WEB; PAGE; CLIENT; SIDE; FORWARDING; REQUEST; RECEIVE; HOST; SERVE; THIRD; PARTY; **CHARGE**; THIRD; PARTY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

17/5/14 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013652336 **Image available**

WPI Acc No: 2001-136548/200114

XRPX Acc No: N01-099322

Sales account processing program for use in integrated financial network system, initiates transfer of funds from deposit account to savings program account equal to contribution amount

Patent Assignee: BARTON B (BART-I)

Inventor: BARTON B

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6164533	A	20001226	US 98190567	A	19981112	200114 B

Priority Applications (No Type Date): US 98190567 A 19981112

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6164533	A	11	G06K-005/00	

Abstract (Basic): US 6164533 A

NOVELTY - A program code causes a computer to send signal representative of the contribution amount to a savings program provider. A transfer of funds is initiated from the deposit **account** to the savings program **account** equal to the contribution amount.

DETAILED DESCRIPTION - A program code causes the computer to receive a signal representative of a **payment** amount from a **third party**. The **payment** amount corresponds to a debit **transaction** made by an individual from the **third party**. Another code calculates a contribution amount to the savings program **account** from the deposit **account**. The contribution amount includes a difference amount between the **payment** amount and a next higher whole dollar amount above the **payment** amount. An INDEPENDENT CLAIM is also included for method of automatically contributing funds of an individual to a savings program of the individual.

USE - For use in **integrated** financial network connecting point of sale (POS) terminal, phone service provider.

ADVANTAGE - The point of sale automatic saving program contribution system is of durable and reliable construction. The system is susceptible of low cost of manufacture and low price of sale to public. Automatically contributes monies to savings program upon making a purchase with a debit/credit/calling card.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart

depicting the operation of the system unit .
 pp; 11 DwgNo 2/6
 Title Terms: SALE; ACCOUNT ; PROCESS; PROGRAM; INTEGRATE ; FINANCIAL;
 NETWORK; SYSTEM; INITIATE; TRANSFER; FUND; DEPOSIT; ACCOUNT ; SAVE;
 PROGRAM; ACCOUNT ; EQUAL; CONTRIBUTE; AMOUNT
 Derwent Class: T01; T05
 International Patent Class (Main): G06K-005/00
 File Segment: EPI

17/5/15 (Item 11 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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013522346 **Image available**
 WPI Acc No: 2001-006552/200101
 XRPX Acc No: N01-004703

Remote interactive point access financial and information system for
 video conferencing, ATM, has call center connected with bank
 representative station for enabling real time interaction with customer
 Patent Assignee: ANDREAS D L (ANDR-I); KJONAAS D W (KJON-I); NAT CITY BANK
 (NACI-N)

Inventor: ANDREAS D L; KJONAAS D W
 Number of Countries: 090 Number of Patents: 004
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200049552	A2	20000824	WO 2000US4269	A	20000218	200101 B
AU 200034967	A	20000904	AU 200034967	A	20000218	200103
US 6223983	B1	20010501	US 99252834	A	19990219	200126
US 20010007332	A1	20010712	US 99252834	A	19990219	200143
			US 2001798407	A	20010302	

Priority Applications (No Type Date): US 99252834 A 19990219; US 2001798407
 A 20010302

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200049552	A2	E	59	G06F-017/60	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200034967	A			G06F-017/60	Based on patent WO 200049552
US 6223983	B1			G06F-017/60	
US 20010007332	A1			G06F-017/60	Cont of application US 99252834 Cont of patent US 6223983

Abstract (Basic): WO 200049552 A2

NOVELTY - A call center (41) has data entry ports for initiating access and for executing **transactions** like video conferencing with a bank at representative station (40) via an interface (17). Station (40) and CPU (60) perform operable electrical and data communications with data, voice and image processor, to enable the bank to interact with the customer in real time and to provide customer access to the CPU.

DETAILED DESCRIPTION - The interactive point access financial and information system comprises a remote automated teller machine (ATM) (10), the call center (41), a depository (12). The bank representative station (40) includes a CPU, and data, voice and image processor operably connected to the call center (41), station (40) and CPU. The depository includes a security box which is operable via command functions at the station (40). The call center executes desired **transactions** like deposits, withdraws, loans, and exchanges information with the banker in real time on face to face basis.

INDEPENDENT CLAIMS are also included for the following:

(a) method of providing interactive point access banking information;

(b) remote interactive point access virtual financial and

information system

USE - For providing **integrated** platform of services like video conferencing, commercial depository, and customized automated teller machine used for dispensing event tickets, discount coupons, cash withdrawal, deposits and providing coupons for bank products and services.

ADVANTAGE - The system provides of full service virtual bank to a customer and enables remote **transactional** engagement, on demand basis at high level of availability like seven days a week, 24 hours a day. Enables the customer to access and execute all major **transactions** on demand basis and further serves as a medium for information from multiple sources. As the system is operated by computer implemented software, it enables the customer to remotely process check **accounts** , use a cash card or check card, **charge** a check, Use infobank, check order/reorder, execute direct deposit authorization, access saving **account** information and review personal financial profiles. Uses software program logic, which is robust and user friendly, and provides the customer with various options to access and close among various bank services. The call center which is a customer service platform, provides **third party** services like insurance, travel, investment and similar services which are of general interest to the customer. The interactive video conferencing enables face to face interview and conversation with a bank representative who assists the remote customer in opening new deposit **accounts** , direct deposit capability, reorder checks, provides general information regarding loans, forward loan applications, discuss additional product offerings of the bank, and answers customer service related questions. The system is modular and expandable to be compatible with emerging technologies like internet/intranet, cellular systems and high bandwidth digital communications, for enabling individual and institutional customers to access full banking services from remote locations.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram representing operational interface of the remote interactive point access financial and information system.

ATM (10)
Depository (12)
Interface (17)
Bank representative station (40)
Call center (41)
CPU (60)
pp; 59 DwgNo 12/12

Title Terms: REMOTE; INTERACT; POINT; ACCESS; FINANCIAL; INFORMATION;
SYSTEM; VIDEO; ATM; CALL; CONNECT; BANK; REPRESENT; STATION; ENABLE; REAL
; TIME; INTERACT; CUSTOMER
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

17/5/16 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013441128 **Image available**
WPI Acc No: 2000-613071/200059
Related WPI Acc No: 2000-588750
XRPX Acc No: N00-454192

Telecommunications network method for authorizing service provided by third party service provider, comprises making connection to subscriber to obtain authorization and authorizing associated service to be billed

Patent Assignee: NORTEL NETWORKS CORP (NELE)
Inventor: BOUFFARD C C; WITTE C J; SHANNON J P
Number of Countries: 026 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 1014671	A2	20000628	EP 99310530	A	19991223	200059	B
AU 9965454	A	20000629	AU 9965454	A	19991223	200059	

Priority Applications (No Type Date): US 99368932 A 19990805; US 98219813 A 19981223

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 1014671 A2 E 33 H04M-015/00

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

AU 9965454 A G06F-017/60

Abstract (Basic): EP 1014671 A2

NOVELTY - The method comprises the steps of making a connection to the subscriber (140), the connection being associated with the service, to obtain an authorization from the subscriber for an amount corresponding to the associated service to be billed by the network **billing** system (130), and authorizing the associated service to be provided if the subscriber authorizes the **billing**.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(1) apparatus for use with a telecommunications network for authorizing a service provided by **third party** service provider to a subscriber of the telecommunications network, the network having an associated subscriber **billing** system, arranged to **bill** the subscriber and capable of crediting or debiting the service provider for services authorized by the subscriber.

(2) a **billing** system for a telecommunications network, for **billing** a subscriber to the telecommunications network, the **billing** relating to a service provided by a **third party** service provider coupled to the network.

USE - Using a telecommunications network for authorizing a service provided by **third party** service provider to a subscriber of the telecommunications network.

ADVANTAGE - Having the authorizing call made to the subscriber (rather than having the subscriber make the call) makes it easier for the provider to handle large scale operations.

It is easier for a subscriber to answer a connection than to make one

It enables telemarketing of services to be **combined** with authorization of **payment** for the services in the same connection.

A consequence of making it easier to use an existing **billing** system of a telecommunications network, for **paying** for service provision, is that it becomes more economical to levy small **charges** for high volumes of small **transactions**.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic diagram indicating a sequence of some of the operations of the elements.

Network **billing** system (130)

Subscriber (140)

pp; 33 DwgNo 2/14

Title Terms: TELECOMMUNICATION; NETWORK; METHOD; SERVICE; THIRD; PARTY; SERVICE; COMPRISE; CONNECT; SUBSCRIBER; OBTAIN; ASSOCIATE; SERVICE; **BILL**

Derwent Class: W01

International Patent Class (Main): G06F-017/60; H04M-015/00

File Segment: EPI

17/5/17 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013193324 **Image available**

WPI Acc No: 2000-365197/200031

XRPX Acc No: N00-273332

Personal information delivery system for automation of transactions in Internet, retrieves personal information for selected end user from information provider, based on user data and data related to provider

Patent Assignee: VERTICALONE CORP (VERT-N); VERTICAL ONE CORP (VERT-N)

Inventor: BURSON R; FREISHTAT G; ULBERG D; RAJAN P; KAIB P; PARNAS L

Number of Countries: 091 Number of Patents: 018

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200025227	A1	20000504	WO 99US25181	A	19991027	200031 B
AU 200012367	A	20000515	AU 200012367	A	19991027	200039
CA 2308242	A1	20000504	CA 2306083	A	19991027	200045
			CA 2308242	A	19991027	
CA 2308246	A1	20000504	CA 2306083	A	19991027	200045
			CA 2308246	A	19991027	
AU 200047209	A	20000928	AU 200012367	A	19991027	200052 N
			AU 200047209	A	20000713	
AU 200047210	A	20000928	AU 200012367	A	19991027	200052 N
			AU 200047210	A	20000713	
BR 9907075	A	20001017	BR 997075	A	19991027	200056
			WO 99US25181	A	19991027	
EP 1069514	A2	20010117	EP 2000108963	A	19991027	200105
EP 1107125	A2	20010613	EP 2000108964	A	19991027	200134
JP 2001142905	A	20010525	JP 2000155362	A	19991027	200136 N
			JP 2000578743	A	19991027	
JP 2001147892	A	20010529	JP 2000155361	A	19991027	200136 N
JP 2001147893	A	20010529	JP 2000155363	A	19991027	200136 N
CN 1287640	A	20010314	CN 99801737	A	19991027	200141
AU 737572	B	20010823	AU 200012367	A	19991027	200154
MX 2000005913	A1	20010201	MX 20005913	A	20000615	200168
US 6317783	B1	20011113	US 98105917	P	19981028	200173
			US 99134395	P	19990517	
			US 99428511	A	19991027	
EP 1198765	A1	20020424	EP 99971117	A	19991027	200235
			WO 99US25181	A	19991027	
			EP 2000108963	A	19991027	
			EP 2000108964	A	19991027	
US 6405245	B1	20020611	US 98105917	P	19981028	200244
			US 99134395	P	19990517	
			US 99427602	A	19991027	

Priority Applications (No Type Date): US 99134395 P 19990517; US 98105917 P 19981028; AU 200047209 A 20000713; AU 200047210 A 20000713; JP 2000155362 A 19991027; JP 2000155361 A 19991027; JP 2000155363 A 19991027; US 99428511 A 19991027; US 99427602 A 19991027

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200025227	A1	E	81	G06F-015/16	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW					
AU 200012367	A			G06F-015/16	Based on patent WO 200025227
CA 2308242	A1	E		H04L-012/16	Div ex application CA 2306083
CA 2308246	A1	E		H04L-012/16	Div ex application CA 2306083
AU 200047209	A			G06F-017/30	Div ex application AU 200012367
AU 200047210	A			G06F-017/30	Div ex application AU 200012367
BR 9907075	A			G06F-015/16	Based on patent WO 200025227
EP 1069514	A2	E		G06F-017/30	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
EP 1107125	A2	E		G06F-017/30	
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2001142905	A		22	G06F-017/30	Div ex application JP 2000578743
JP 2001147892	A		22	G06F-015/00	
JP 2001147893	A		21	G06F-015/00	
CN 1287640	A			G06F-015/16	
AU 737572	B			G06F-015/16	Previous Publ. patent AU 200012367 Based on patent WO 200025227
MX 2000005913	A1			G06F-015/16	
US 6317783	B1			G06F-013/00	Provisional application US 98105917 Provisional application US 99134395

EP 1198765 A1 E G06F-017/30 Related to application EP 2000108963
Related to application EP 2000108964
Related to patent EP 1069514
Related to patent EP 1107125
Based on patent WO 200025227
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI
US 6405245 B1 G06F-013/00 Provisional application US 98105917
Provisional application US 99134395

Abstract (Basic): WO 200025227 A1

NOVELTY - A processor is connected with at least one information provider. The personal information for the selected end user, is retrieved from the connected information provider, based on the selected end user data and data related to connected one or more information providers. Then, the retrieved information is stored in a memory (280).

DETAILED DESCRIPTION - The end user data and data pertaining to information provider are stored in respective memory **units** (360,310). The processor connected to one or more information providers, monitors the provider for changes. The processor also updates the provider memory (310) to conform with requirements of information provider.

INDEPENDENT CLAIMS are also included for the following:

- (a) personal information delivering method;
- (b) personal information delivering program;
- (c) scheduling method for harvesting of information by host computer from one or more information providers;
- (d) system for scheduling harvesting of information;
- (e) information harvesting scheduling program;
- (f) monitoring method of interactions between personal information provider and end user via **intermediary** computer;
- (g) interaction monitoring program;
- (h) interaction monitoring system.

USE - For automated aggregation and delivery of electronic personal information (PI) or data in Internet. And also for automation of **transactions** involving electronic PI such as stock trading, retail purchases, **bill payment**, bank **account** fund transfers or other **transactions** in Internet.

ADVANTAGE - When an end user initially subscribes to the personal information delivery system, the system allows the user to select the types and sources of personal information and/or **transactions** desired.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of components of personal information engine.

Memory **units** (280,310,360)
pp; 81 DwgNo 3/11

Title Terms: PERSON; INFORMATION; DELIVER; SYSTEM; AUTOMATIC; **TRANSACTION**;
; RETRIEVAL; PERSON; INFORMATION; SELECT; END; USER; INFORMATION; BASED;
USER; DATA; DATA; RELATED

Derwent Class: T01; T05

International Patent Class (Main): G06F-013/00; G06F-015/00; G06F-015/16;
G06F-017/30; H04L-012/16

International Patent Class (Additional): G06F-017/40; G06F-017/60;
G06F-019/00

File Segment: EPI

17/5/18 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012934312 **Image available**
WPI Acc No: 2000-106159/200009
XRPX Acc No: N00-081520

Internet connected distributed payment system for implementing secure electronic commercial transactions in banks etc.

Patent Assignee: PROTX LTD (PROT-N)

Inventor: DOWNS I; SLATER C C A

Number of Countries: 086 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9966436	A1	19991223	WO 99GB1886	A	19990618	200009	B
AU 9945178	A	20000105	AU 9945178	A	19990618	200024	
NO 200006449	A	20010117	WO 99GB1886	A	19990618	200115	
			NO 20006449	A	20001218		
EP 1097425	A1	20010509	EP 99928049	A	19990618	200128	
			WO 99GB1886	A	19990618		
CZ 200004781	A3	20010815	WO 99GB1886	A	19990618	200157	
			CZ 20004781	A	19990618		
BR 9912173	A	20011120	BR 9912173	A	19990618	200202	
			WO 99GB1886	A	19990618		
CN 1313973	A	20010919	CN 99809823	A	19990618	200202	
HU 200103385	A2	20020128	WO 99GB1886	A	19990618	200222	
			HU 20013385	A	19990618		
JP 2002518749	W	20020625	WO 99GB1886	A	19990618	200243	
			JP 2000555191	A	19990618		

Priority Applications (No Type Date): US 9889825 P 19980619

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9966436	A1	E	70	G06F-017/60	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW					
AU 9945178	A			G06F-017/60	Based on patent WO 9966436
NO 200006449	A			G06F-017/60	
EP 1097425	A1	E		G06F-017/60	Based on patent WO 9966436
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
CZ 200004781	A3			G06F-017/60	Based on patent WO 9966436
BR 9912173	A			G06F-017/60	Based on patent WO 9966436
CN 1313973	A			G06F-017/60	
HU 200103385	A2			G06F-017/60	Based on patent WO 9966436
JP 2002518749	W		72	G06F-017/60	Based on patent WO 9966436

Abstract (Basic): WO 9966436 A1

NOVELTY - Several hubs (16-20) connected by a private network (14), establish secure electronic/digital **transactions** between the parties including clients (22) and a vendors (24), without direct communication between them. The hubs store client and vendor data including user names, digital certificates, and **payment** system data.

DETAILED DESCRIPTION - A trusted **third - party** registration unit enables secure, private registration of identification, verification of **payment** data by clients (22), vendors (24) and **payment** systems including bank. An **account** authority function provides registration services with information about each hubs (16-20) supporting respective clients. A generator produces the audit trail of respective electronic/digital **transaction**, to be available to all the parties. An auto pay function allows the client to identify himself/herself only once for all **transactions** within a single session, with the vendor. The hubs receive verified instructions from the vendor, related to client, during respective **transaction**, separately. The hub also restricts private data from being conveyed to respective parties, during processing and completion of the **transaction**.

USE - The internet connected distributed **payment** system is used for implementing secure electrode commercial **transactions** in banks etc.

ADVANTAGE - Enables to secure electronic **transactions** across the whole **transaction** range from very small to very large sums, both for immediate or delayed **payment** settlement and for non-settlement **transactions**. Enables real-time authenticated electronic **transactions** with improved security, nonrepudiation evidence, micropayment capabilities etc. The system acts as tram track switching system by implementing dual-key identification authorization system. Enables

owners of **payment** system to authorize usage of purchase card by **third parties** within specified limits, thus enabling them to monitor and control delegated authority, since the system is software and/or hardware independent, it can be implemented by any known networking configuration for any known electronic **transaction**, using mobile phones, palm tops and digital television implementations for purchases and credit/debit **payment** arrangements.

DESCRIPTION OF DRAWING(S) - The figure shows diagram of internet connected distributed **payment** system.

Hubs (16-20)

Clients (22)

Vendors (24)

pp; 70 DwgNo 1/9

Title Terms: CONNECT; DISTRIBUTE; PAY; SYSTEM; IMPLEMENT; SECURE;

ELECTRONIC; COMMERCIAL; **TRANSACTION**; BANK

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

File Segment: EPI

17/5/19 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011916660 **Image available**

WPI Acc No: 1998-333570/199829

XRPX Acc No: N98-260328

Pre-paid transaction account funds regeneration unit - validates transaction instrument using PIN code to enable transfer of funds

Patent Assignee: AMERICAN EXPRESS TRAVEL RELATED SERVICES (AMEX-N)

Inventor: TASKETT J M

Number of Countries: 079 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9825237	A1	19980611	WO 97US20375	A	19971112	199829 B
AU 9876270	A	19980629	AU 9876270	A	19971112	199845
US 5991748	A	19991123	US 96760896	A	19961206	200002

Priority Applications (No Type Date): US 96760896 A 19961206

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9825237 A1 E 32 G07F-007/08

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9876270 A G07F-007/08 Based on patent WO 9825237

US 5991748 A G06F-017/60

Abstract (Basic): WO 9825237 A

the **unit** is for regenerating a prepaid phone card having an **account** balance, and uses an **integrated transaction** card having prepaid phone card and **transaction** instrument features. It electronically establishes a prepaid call session by connecting a calling party with a host computer and **third party** and transfers funds from the **transaction** instrument to the phone card during the session. It issues a warning to the calling party when the **account** associated with the prepaid phone card is one minute from reaching a fund value of zero.

USE - **Transaction** card for buying goods and services, particularly transferring funds or prepaying **transaction** card and its associated memory **account**.

ADVANTAGE - **Unit** avoids user having to enter cumbersome amount of data from telephone and enables **account** balance to be regenerated more efficiently, effectively and with less risk of error.

Dwg.7/7

Title Terms: PRE; PAY; **TRANSACTION** ; **ACCOUNT** ; FUND; REGENERATE; **UNIT** ;
 VALID; **TRANSACTION** ; INSTRUMENT; PIN; CODE; ENABLE; TRANSFER; FUND
 Derwent Class: T05; W01
 International Patent Class (Main): G06F-017/60; G07F-007/08
 International Patent Class (Additional): H04M-017/00
 File Segment: EPI

17/5/20 (Item 16 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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011635513 **Image available**
 WPI Acc No: 1998-052641/199805
 XRPX Acc No: N98-041711

Informing remote unit of feature-originated call - determining feature indication message to be sent to remote unit via base station using downlink communication signal e.g for sending text message for display

Patent Assignee: MOTOROLA INC (MOTI)
 Inventor: DUDA M
 Number of Countries: 021 Number of Patents: 006
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9748186	A1	19971218	WO 97US3720	A	19970310	199805	B
EP 861526	A1	19980902	EP 97914946	A	19970310	199839	
			WO 97US3720	A	19970310		
US 5797103	A	19980818	US 96663967	A	19960614	199840	
JP 11510991	W	19990921	WO 97US3720	A	19970310	199950	
			JP 98501572	A	19970310		
KR 99036392	A	19990525	WO 97US3720	A	19970310	200032	
			KR 98701061	A	19980213		
CA 2229278	C	20000606	CA 2229278	A	19970310	200041	
			WO 97US3720	A	19970310		

Priority Applications (No Type Date): US 96663967 A 19960614

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9748186	A1	E	23	H04B-001/00	
Designated States (National): CA JP KR					
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
EP 861526	A1	E		H04B-001/00	Based on patent WO 9748186
Designated States (Regional): FI SE					
US 5797103	A			H04B-001/38	
JP 11510991	W		21	H04Q-007/22	Based on patent WO 9748186
KR 99036392	A			H04B-001/00	Based on patent WO 9748186
CA 2229278	C	E		H04M-003/42	Based on patent WO 9748186

Abstract (Basic): WO 9748186 A

The method for informing a remote **unit** of a feature orientated call involves determining that a feature service needs to be provided to a remote **unit** to produce a feature service determination. The availability of the remote **unit** is determined. The feature indication message is determined based on the feature service determination. A time period is determined to send the feature indication message to produce a time period determination.

The feature indication message is sent to the remote **unit** based on the feature service determination, the availability of the remote **unit** and the time period determination. Preferably, the time period is determined immediately following the feature-originated call or the next time the remote **unit** access a cellular system.

USE - Voice mail, call forwarding, call identification services etc.

ADVANTAGE - Providing user with information that call is feature-oriented saves them money since they do not end up **paying unnecessary fees** by answering such call as if **third party** were trying to contact them. Allows feature service to be accessed via PSTN, usually at lower cost.

Dwg.1/6

Title Terms: INFORMATION; REMOTE; UNIT ; FEATURE; ORIGIN; CALL; DETERMINE;
FEATURE; INDICATE; MESSAGE; SEND; REMOTE; UNIT ; BASE; STATION;
COMMUNICATE; SIGNAL; SEND; TEXT; MESSAGE; DISPLAY
Derwent Class: W01; W02
International Patent Class (Main): H04B-001/00; H04B-001/38; H04M-003/42;
H04Q-007/22
International Patent Class (Additional): H04M-011/00; H04Q-007/24;
H04Q-007/28; H04Q-007/38
File Segment: EPI

17/5/21 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

011034337 **Image available**

WPI Acc No: 1997-012261/199701

Related WPI Acc No: 1998-179632; 1998-241041; 1998-495179; 1998-506090;
2000-365842; 2000-686548; 2001-112026; 2001-244020; 2001-315902

XRPX Acc No: N97-010606

Tokenless identification system for authorisation of electronic transactions and transmissions - determine user identity by comparing input biometrics sample and personal ID code, with biometrics sample and ID code gathered during registration and stored at remote site

Patent Assignee: SMART TOUCH LLC (SMAR-N); SMARTTOUCH LLC (SMAR-N); HOFFMAN N (HOFF-I)

Inventor: C S T L L; HOFFMAN N; LEE J A; PARE D F

Number of Countries: 061 Number of Patents: 010

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9636934	A1	19961121	WO 96US7185	A	19960517	199701 B
AU 9659226	A	19961129	AU 9659226	A	19960517	199712
US 5613012	A	19970318	US 94345523	A	19941128	199717
			US 95442895	A	19950517	
US 5615277	A	19970325	US 94345523	A	19941128	199718 N
US 5838812	A	19981117	US 94345523	A	19941128	199902
			US 95442895	A	19950517	
			US 96687251	A	19960725	
BR 9608580	A	19990105	BR 968580	A	19960517	199907
			WO 96US7185	A	19960517	
EP 912959	A1	19990506	EP 96916498	A	19960517	199922
			WO 96US7185	A	19960517	
JP 11511882	W	19991012	JP 96535098	A	19960517	199954
			WO 96US7185	A	19960517	
MX 9708871	A1	19981001	MX 978871	A	19971117	200019
AU 200013524	A	20000323	AU 9659226	A	19960517	200025 N
			AU 200013524	A	20000124	

Priority Applications (No Type Date): US 95442895 A 19950517; US 94345523 A 19941128; US 96687251 A 19960725; AU 200013524 A 20000124

Cited Patents: US 5191611; US 5229764

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9636934 A1 E 202 G06K-009/00

Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK ES FI GB GE HU JP KE KG KP KR KZ LK LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9659226 A Based on patent WO 9636934

US 5613012 A 67 CIP of application US 94345523

US 5615277 A 21

US 5838812 A CIP of application US 94345523
Cont of application US 95442895

Cont of patent US 5613012

CIP of patent US 5615277

BR 9608580 A Based on patent WO 9636934

EP 912959 A1 E G06K-009/00 Based on patent WO 9636934
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LT
LU MC NL PT SE
JP 11511882 W 202 G06F-015/00 Based on patent WO 9636934
MX 9708871 A1 G06K-009/00
AU 200013524 A G06F-012/14 Div ex application AU 9659226

Abstract (Basic): WO 9636934 A

The tokenless identification system uses a correlative comparison of a unique biometrics sample, e.g a fingerprint or voice recording, gathered directly from a person of an unknown user, with an authenticated biometrics sample of the same type obtained and stored during a registration step (1), and stored at a remote site. The system includes a computer network host system, with a comparison **unit** for comparing the entered biometrics sample and personal identification code, and having a number of databases and memory modules.

Inputs for biometrics and personal identification codes are provided for entering data to provide information for execution of the required **transactions** and transmissions by the host system, once the identity of the individual is determined.

USE - Identifying individual from examination of biometrics sample and personal ID code, for use in verification of financial **transactions**, archiving data and electronic transmissions, and retrieval of archived data using tracking code.

ADVANTAGE - Enables any document e.g facsimile or e-mail message to be uniquely check-summed using algorithm for future identification of document.

Dwg.1/21

Title Terms: IDENTIFY; SYSTEM; AUTHORISE; ELECTRONIC; **TRANSACTION** ;
TRANSMISSION; DETERMINE; USER; IDENTIFY; COMPARE; INPUT; SAMPLE; PERSON;
ID; CODE; SAMPLE; ID; CODE; GATHER; REGISTER; STORAGE; REMOTE; SITE

Derwent Class: P86; T01; T04

International Patent Class (Main): G06F-012/14; G06F-015/00; G06K-009/00

International Patent Class (Additional): G06F-019/00; G06T-007/00;

G07C-009/00; G07F-007/10; G10L-003/00

File Segment: EPI; EngPI

17/5/22 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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010329133 **Image available**

WPI Acc No: 1995-230976/199530

XRPX Acc No: N95-180100

Computerised transaction protection system - has deposit card allowing third party to automatically escrow amount with terminal connected to escrowing device paying amount to seller

Patent Assignee: ABECASSIS M (ABEC-I)

Inventor: ABECASSIS M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5426281	A	19950620	US 91748424	A	19910822	199530 B
			US 93144220	A	19931029	

Priority Applications (No Type Date): US 91748424 A 19910822; US 93144220 A 19931029

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5426281	A	20	G06F-015/30	Cont of application	US 91748424

Abstract (Basic): US 5426281 A

The system has an information deposit providing information with respect to the **transaction**. The information deposit comprising a buyer's deposit card and a deposit slip. A depositing method enables the buyer to deposit the deposit amount with a **third party** prior to the delivery date. The depositing method comprising a use of the

deposit card in a credit authorization system. An escrowing device operated by the **third party** automatically escrows the deposit amount.

An input inputs information w.r.t. the **transaction** into the escrowing device. A **payment** terminal is electronically connected to the escrowing device automatically **paying** the deposit amount to the seller on a **payment** date. The **payment** date is equal to or in the future of the delivery date. An access **unit** permits the buyer to access the escrowing device controlling the automatic **payment** of the deposit amount to the seller.

ADVANTAGE - Allows purchasers to control release of deposit. Accomplishes **payments** automatically. Has system of deposit slips used in conjunction with system accomplishing depositing and debiting of **account**. Initial **payment** of deposit is through credit or check. Credit/debit services directly or indirectly associated with system along with banking **account** and brokerage **account**. **Transaction** authorisation verifications accomplished point of sales equipment and processes or keypad phone devices. Based on delivery by date where **payment** delayed allowing one party of **transaction** to accept delivery. Electronic **transaction** processing devices at **transaction** site are independent and/or portable.

Dwg.1b/12

Title Terms: COMPUTER; **TRANSACTION**; PROTECT; SYSTEM; DEPOSIT; CARD; ALLOW
; THIRD; PARTY; AUTOMATIC; ESCROW; AMOUNT; TERMINAL; CONNECT; DEVICE; PAY
; AMOUNT

Derwent Class: T01; T05

International Patent Class (Main): G06F-015/30

File Segment: EPI

17/5/23 (Item 19 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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008575066 **Image available**

WPI Acc No: 1991-079099/199111

XRPX Acc No: N91-060998

Payment **register for automat - incorporates coin or bank note validator and prim. computer controlling intermediary cash register**

Patent Assignee: MODUL-ELEKTRONIK AB (MODU-N)

Inventor: HJELMVIK T; INSULANDER B

Number of Countries: 015 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SE 464054	B	19910225	SE 894126	A	19891206	199111 B
EP 432123	A	19910612	EP 90850393	A	19901205	199124
US 5192855	A	19930309	US 90622520	A	19901205	199312
EP 432123	B1	19941019	EP 90850393	A	19901205	199440
DE 69013474	E	19941124	DE 613474	A	19901205	199501
			EP 90850393	A	19901205	
ES 2063956	T3	19950116	EP 90850393	A	19901205	199509

Priority Applications (No Type Date): SE 894126 A 19891206

Cited Patents: A3...9148; NoSR.Pub; US 3896266; US 4023013; US 4310754; US 4669596; WO 8806386

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

EP 432123 A

Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE

US 5192855 A 6 G06F-007/08

EP 432123 B1 E 8 G07F-005/22

Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LI LU NL SE

DE 69013474 E G07F-005/22 Based on patent EP 432123

ES 2063956 T3 G07F-005/22 Based on patent EP 432123

Abstract (Basic): SE 464054 B

The **intermediary** cash register either guides the coins or notes to a final such register or to a coin bowl where they are recovered.

File 348:EUROPEAN PATENTS 1978-2002/Jul W01

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1983-2002/UB=20020704,UT=20020627

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?ds

Set	Items	Description
S1	402363	BILL OR BILLING OR BILLS OR INVOIC? OR ACCOUNT? OR STATEMENT? OR FEE OR FEES OR CHARGE? OR OBLIGATION? OR EBILL?
S2	1036737	CONSOLIDAT? OR MERGING OR MERGE? OR UNIT? OR COMBIN? OR JOIN? OR INTEGRAT? OR GLOBAL OR UNIVERSAL
S3	48476	PAYMENT? OR PAYING? OR RENUMERATION? OR REMITT? OR DISBURSEMENT? OR TRANSACTION?
S4	2769	EBPP OR ELECTRONIC()BILL()PRESENTATION(1W)PAYMENT? OR (ELECTRONIC OR E)()PAYMENT? OR EFT OR ELECTRONIC()FUND?()TRANSFER? OR (ONLINE OR ON()LINE OR MONETARY OR FINANC?)() (TRANSACTION-?()PROCESS?) OR OLTP
S5	21880	(THIRD OR OUTSIDE)() (PARTY OR PARTIES) OR INTERMEDIAR? OR -CHECKFREE?
S6	5141	S1(S)S2(S)S3
S7	343	S6(S)S5
S8	905	S1(5N)S2(5N)S3
S9	13	S8(5N)S5
S10	287	S1(S)S2(S)S4
S11	48	S10(S)S5
S12	47	S11 NOT S9
S13	708	S1(S)S2(S)S5
S14	48	S13(S)S4
S15	0	S14 NOT (S9 OR S12)

9/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00893463 **Image available**

PAYMENT CERTIFICATION STRING AND RELATED ELECTRONIC PAYMENT SYSTEM AND METHOD

CHAINE DE CERTIFICATION DE PAIEMENT, SYSTEME ET METHODE DE PAIEMENT ELECTRONIQUE EN RAPPORT

Patent Applicant/Assignee:

MOBIUS MANAGEMENT SYSTEMS INC, 120 Old Post Road, Rye, NY 10580, US, US
(Residence), US (Nationality)

Inventor(s):

GROSS Mitchell I, 3 Columbus Circle, Eastchester, NY 10709, US,

Legal Representative:

LIPSITZ Randy (et al) (agent), Kramer Levin Naftalis & Frankel LLP, 919
Third Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200227615 A1 20020404 (WO 0227615)

Application: WO 2001US30380 20010928 (PCT/WO US0130380)

Priority Application: US 2000676692 20000929

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13580

Fulltext Availability:

Detailed Description

Detailed Description

... respect to the user's personal accounts bank and credit and tracking
outstanding or paid **bills** .

SUBSTITUTE SHEET (RULE 26)

More recently, electronic **bill** presentment and **payment** services
have been provided by **third party consolidators** . Various billers
format electronic bills according to a standard prescribed by the
consolidator and send...

9/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00875779

UNIVERSAL TRANSACTION MANAGER AGENT, SYSTEMS AND METHODS

AGENT GESTIONNAIRE DE TRANSACTIONS UNIVERSEL, SYSTEMES ET PROCEDES

Patent Applicant/Inventor:

WILKMAN Michael A, 381 Hartz Avenue, Danville, CA 94526, US, US
(Residence), US (Nationality)

Legal Representative:

DELANEY Karoline A (agent), Knobbe, Martens, Olson & Bear, LLP, 620

Newport Center Drive, Sixteenth Floor, Newport Beach, CA 92660, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200208998 A1 20020131 (WO 0208998)

Application: WO 2001US22866 20010719 (PCT/WO US0122866)

Priority Application: US 2000220637 20000725

Designated States: AU CA JP

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 11367

Fulltext Availability:
Detailed Description

Detailed Description

... universal transaction manager may then share information approved by the customer with merchants and other **third parties** that interact with the **universal transaction** manager system. Merchants may create **accounts** that provide the **universal transaction** manager with information about their goods, services, promotions, and so forth. In addition, merchants may...

9/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00865407 **Image available**

ORDER AND ACCOUNTING METHOD AND SYSTEM FOR SERVICES PROVIDED VIA AN
INTERACTIVE COMMUNICATION NETWORK
PROCEDE ET SYSTEME DE COMMANDE ET DE COMPTABILITE POUR DES SERVICES FOURNIS
VIA UN RESEAU DE COMMUNICATION INTERACTIF

Patent Applicant/Assignee:

OSMIO INCORPORATED, 262 West 38th Street, Suite 804, New York, NY 10018,
US, US (Residence), US (Nationality), (For all designated states
except: US)

Patent Applicant/Inventor:

LANDAU Scott E, 510 E. 80th Street, Apt. 11D, New York, NY 10021, US, US
(Residence), US (Nationality), (Designated only for: US)
FANTE Peter D, 313 15th Street, Brooklyn, NY 11215, US, US (Residence),
US (Nationality), (Designated only for: US)

Legal Representative:

LIPSITZ Barry R (agent), Law Offices of Barry R. Lipsitz, Building No. 8,
755 Main Street, Monroe, CT 06468, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200198992 A1 20011227 (WO 0198992)
Application: WO 2001US17017 20010525 (PCT/WO US0117017)
Priority Application: US 2000595528 20000616

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8387

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... the members during
a predetermined time period.

In a further embodiment of the invention, the
intermediary collects **payment** from the organization on the
consolidated invoice. The **intermediary** then pays the service
provider for all offerings ordered by the members during the
predetermined...or
regional communications network, or the like.

In a further embodiment of the invention, the
intermediary 15 collects **payment** from the organization 20 on

the consolidated invoice . The intermediary 15 then pays the different service providers 30 for all offerings ordered from the respective...

Claim

... period.

2 A method in accordance with claim 1, comprising the further steps of:
collecting payment by the intermediary from the organization on the consolidated invoice ;
paying of the service provider by the intermediary for all offerings ordered therefrom by the members...members during a predetermined time period.

29 A system in accordance with claim 28, wherein:
payment is collected by the intermediary from the organization on the consolidated invoice ;
the intermediary pays the service provider for all offerings ordered therefrom by the members during the predetermined...

9/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00836825

SYSTEM AND METHOD FOR PROVIDING SERVICES USING A WEB HUB

SYSTEME ET PROCEDE POUR FOURNIR DES SERVICES AU MOYEN D'UN CONCENTRATEUR WEB

Patent Applicant/Assignee:

EASTMAN CHEMICAL COMPANY, 100 N. Eastman Road, Post Office Box 511,
Kingsport, TN 37662, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

HOLDEN Guy, 314 Westminister Place, Kingsport, TN 37663, US, US
(Residence), US (Nationality), (Designated only for: US)
LETTICH Anthony, 111 Keeland Drive, Johnson City, TN 37615, US, US
(Residence), US (Nationality), (Designated only for: US)
KLOPP Mark, 247 Morris Ranch Court, Danville, CA 94526, US, US
(Residence), US (Nationality), (Designated only for: US)
BLEDSOE Mark, 141A Blanton Drive, Weber City, VA 24290, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

CALKINS Charles (et al) (agent), Kilpatrick Stockton LLP, 1001 West
Fourth Street, Winston-Salem, NC 27101, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169499 A2 20010920 (WO 0169499)
Application: WO 2001US8004 20010313 (PCT/WO US0108004)
Priority Application: US 2000189157 20000314

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6343

Fulltext Availability:

Detailed Description

Detailed Description

... integrated direct relationships between buyers and sellers; buyers and

sellers will have incentive to build **integrated** relationships to avoid **transaction fees** with **third parties**; it provides a platform for truly value added Web-based services; and it provides...

9/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00826973

**FINANCIAL ACCOUNT MANAGEMENT
GESTION DE COMPTE FINANCIER**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

CHI Alfred L, 34 Main Street Extension, Plymouth, MA 02360, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FEIGENBAUM David L (et al) (agent), Fish & Richardson, P.C., 225 Franklin Street, Boston, MA 02110-2804, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200159671 A2 20010816 (WO 0159671)

Application: WO 2001US4286 20010209 (PCT/WO US0104286)

Priority Application: US 2000502147 20000211; US 2000549440 20000414; US 2000564163 20000503

Parent Application/Grant:

Related by Continuation to: US 2000502147 20000211 (CIP); US 2000549440 20000414 (CIP); US 2000564163 20000503 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9904

Fulltext Availability:

Detailed Description

Detailed Description

... user would not need to use or release to vendors any of his
io financial **account** numbers or personal information. The user can
consolidate transactions for all of his financial **accounts** in one
intermediary file and manage them all using virtual accounts.

Other implementations are within the scope of...

9/3,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00807452 **Image available**

**METHODS, SYSTEMS, AND APPARATUSES FOR SECURE INTERACTIONS
PROCEDES, SYSTEMES ET APPAREILS POUR INTERACTIONS SECURISEES**

Patent Applicant/Inventor:

RUSSELL David, 500 Russell Street, Portsmouth, VA 23707, US, US
(Residence), US (Nationality)

JOHNSON Barry, 351 McCormick Road, P.O. Box 400743, Charlottesville, VA 22904-4743, US, US (Residence), US (Nationality)

PETKA David, -, US, US (Residence), US (Nationality)

SINGER Bart A, 132 Hunter Lane, Williamsburg, VA 23185, US, US
(Residence), US (Nationality)
Legal Representative:
RUSSELL David (commercial rep.), c/o Transforming Technologies, 500
Russell Street, Portsmouth, VA 23707, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200141032 A1 20010607 (WO 0141032)
Application: WO 2000US42323 20001129 (PCT/WO US0042323)
Priority Application: US 99168082 19991130
Designated States: AE AT AU BR BZ CA CH CN CU DE DK ES FI GB IL IN JP KR MA
MX NO RU SE SG UA US
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Word Count: 31954

Fulltext Availability:
Detailed Description

Detailed Description

... from a specified checking account and the balance be funded from a
specified credit-card **account** . This **combined payment** should be
understood as being made from the payer **account** . In cases using
multiple **accounts** to fund such a **transaction** , multiple payer
financial **intermediaries** may be called on to participate, thus,
multiple payer financial intermediary addresses might be involved...

9/3,K/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):
MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200139029 A2 20010531 (WO 0139029)
Application: WO 2000US32309 20001122 (PCT/WO US0032309)
Priority Application: US 99444655 19991122; US 99444886 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 157840

Fulltext Availability:
Detailed Description

Detailed Description

... Solution- The integrated network management solution template consists of a suite of best of breed **third party** software products that automate problem diagnosis, notification, custom-developed reporting, and IP services

52

solution...Process 1504, as shown in Figure 25, creates correct billing information. This process encompasses sending **invoices** to customers, processing their **payments** and performing **payment** collections. In addition, this process handles customer inquiries about **bills**, and is responsible to resolve **billing** problems to the customer's satisfaction. The aim is to provide a correct **bill** and,, if there is a **billing** problem, resolve it quickly with appropriate status to the customer. An additional aim is to...

9/3,K/8 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00805483 **Image available**

SYSTEM AND METHOD FOR INVOICE CONFIRMATION AND FUNDING

SYSTEME ET PROCEDE DE CONFIRMATION ET DE FINANCEMENT DE FACTURES

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

RAYMOND Eric, 781 Josina Avenue, Palo Alto, CA 94306, US, US (Residence),

US (Nationality), (Designated only for: US)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139073 A1 20010531 (WO 0139073)

Application: WO 2000US31898 20001116 (PCT/WO US0031898)

Priority Application: US 99167449 19991123; US 2000714898 20001115

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8132

Fulltext Availability:

Detailed Description

Detailed Description

... The system performs, ongoing monitoring of both Biller 101 and Payer 102 activities from initial **account** application by the business through the total **transaction** processing cycle.

2. **Integration** with business **accounting** software - The **third - party**

intermediary 103 system can be integrated with major business accounting software packages (including QuickBooks, Peachitree, etc...

9/3,K/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00772933 **Image available**

TOKENLESS BIOMETRIC ELECTRONIC TRANSACTIONS USING AUDIO SIGNATURE
TRANSACTIONS BIOMETRIQUES ELECTRONIQUES SANS TITRE MATERIEL RECOURANT A UNE
SIGNATURE AUDIO

Patent Applicant/Assignee:

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Legal Representative:

JOHNSON Alexander C Jr, Marger Johnson & McCollom, P.C., 1030 S.W.
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200106440 A1 20010125 (WO 0106440)

Application: WO 2000US19977 20000720 (PCT/WO US0019977)

Priority Application: US 99357718 19990720

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6125

Fulltext Availability:

Claims

Claim

... require a PIN for identification of the user.

A rewards account is defined as an **account** that contains reward- **units**
deposited by a rewards **transaction** processor entity. The rewards
account is optionally managed by the rewards **transaction** processor
entity, or by a **third party** such as an individual, a retail service
provider, a retail product provider, that manages rewards...

9/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766831

ELECTRONIC BILL PRESENTMENT AND PAYMENT

PRESENTATION ET PAIEMENT DE FACTURE ELECTRONIQUE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

ROSENHOLM R Stephen (agent), Testa, Hurwitz & Thibeault, LLP, High Street
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200079420 A2 20001228 (WO 0079420)

Application: WO 2000US17276 20000624 (PCT/WO US0017276)

Priority Application: US 99140873 19990624; US 2000184879 20000225; US 2000230411 20000511

Designated States: AU CA

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 16957

Fulltext Availability:

Detailed Description

Detailed Description

... depicting the role intermediaries 25 play in transferring information between account providers 20a-n and **account** holders I 0a-n for the purpose of electronic **bill payment**. Traditionally, existing **intermediaries** 25 are **billing** information service providers, referred to as **consolidators** or portals, which attempt to **combine** information from multiple billers and/or provide electronic **bill payment** services to **bill** payers.

These **intermediaries** 25 are proprietary service providers that often compete amongst each other for access to billing...

9/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00732012 **Image available**

SYSTEMS AND METHODS OF PAYING FOR COMMERCIAL TRANSACTIONS

SYSTEMES ET PROCEDES DE PAIEMENT DE TRANSACTIONS COMMERCIALES

Patent Applicant/Assignee:

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, CA, CA (Residence), CA (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

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M5K 1H6, CA

Patent and Priority Information (Country, Number, Date):

Patent: WO 200045349 A1 20000803 (WO 0045349)

Application: WO 2000CA56 20000127 (PCT/WO CA0000056)

Priority Application: US 99238331 19990127

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5254

Fulltext Availability:

Detailed Description

Detailed Description

... be used by the purchaser to store one or more credit/debit card numbers, bank **account** numbers, line of credit **account** numbers, or the like. These **payment** options may be the purchaser's **accounts**, a **third party**'s **accounts** or a **combination** thereof. Further, the purchaser

may have the ability to directly modify the information stored in...

9/3,K/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00543742 **Image available**

**METHOD AND SYSTEM FOR CONTROLLING ACCESS TO COMPUTER CONFERENCES USING
RELIEF OBJECTS**

**PROCEDE ET SYSTEME DE COMMANDE D'ACCES A DES CONFERENCES SUR ORDINATEUR PAR
UTILISATION D'OBJETS EN RELIEF**

Patent Applicant/Assignee:

WHO? VISION SYSTEMS INC,

Inventor(s):

MILLER Robert L,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200007115 A1 20000210 (WO 0007115)

Application: WO 99US17268 19990730 (PCT/WO US9917268)

Priority Application: US 98126543 19980730

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE
DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT UA UG VZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW
AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC
NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 16586

Fulltext Availability:

Detailed Description

Detailed Description

... party having an interest in facilitating discussions on a particular
subject matter. The ISP or **third party** may permit subscribers only to
join conferences hosted at the server and some may require **payment** of
a subscription **fee** before permitting a user to **join** a conference.
Most on-line conference sponsors which have a subscriber base typically
require a...

9/3,K/13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00482069 **Image available**

**CONSUMER-BASED SYSTEM AND METHOD FOR MANAGING AND PAYING ELECTRONIC BILLING
STATEMENTS**

**SYSTEME ET PROCEDE DE GESTION ET DE PAIEMENT DE RELEVES DE FACTURATION
ELECTRONIQUES BASES SUR LE CONSOMMATEUR**

Patent Applicant/Assignee:

MICROSOFT CORPORATION,

Inventor(s):

DENT Warren,

KAETHLER Judy,

REMINGTON Darren B,

SALIBA Bassam,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9913421 A2 19990318

Application: WO 98US15687 19980728 (PCT/WO US9815687)

Priority Application: US 97926156 19970909

Designated States: CN JP AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE

Publication Language: English

Fulltext Word Count: 8110

Fulltext Availability:

Detailed Description

Detailed Description

... delivery of paper bills through the U.S. mail.

PFM users are often encouraged to join an additional bill payment service.

Examples of electronic bill payment service providers include companies like **CheckFree** Corporation, Intuit Services Corporation, and VISA Interactive. With this service, the consumer can pay bills.

12/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00905311 **Image available**

RETURNING TO CHANGE IN AN ELECTRONIC PAYMENT SYSTEM
RETOUR DE MONNAIE DANS UN SYSTEME DE PAIEMENT ELECTRONIQUE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200239391 A2 20020516 (WO 0239391)

Application: WO 2001EP12299 20011024 (PCT/WO EP0112299)

Priority Application: EP 2000124631 20001110

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9797

Fulltext Availability:

Claims

Claim

... According to another embodiment of the invention, the second payment certificate is sent to a **third party** for storing as a backup. This prevents from a loss of the payment certificate, in...1 shows a simplified payment model,
Fig. 2 shows a method of returning in an **electronic payment** system a change to a payer,
Fig. 3 illustrates an example of a change return...

...5 shows a bank device.

Detailed description

Fig. 1 shows a simplified payment model for **electronic payment** transactions. There are shown a payer, a payee and a payment provider, and messages exchanged between these parties. Preferably, the payer is a customer that has an **account** agreement with the payment provider. Based on this **account** agreement, the payer can withdraw from the payment provider payment certificates representing certain values. The payment certificates are valid for **electronic payment** transactions, e.g. for the payment of goods or services. The payment provider is either...

...providing access to the network, withdrawal entities providing payment certificates to payers, authorisation entities authorising **electronic payments**, entities acquiring payments for payees, and central entities, that co-ordinate payment-related activities like...

...the value specified in the certificate. During the withdrawal, the payment provider debits from the **account** of the payer the value of each withdrawn certificate.

The payment I 10 shown in...

...the payment provider stores these payment certificates from which values

have been credited to any **account** . As soon as a payment certificate is stored at the payment provider, it is treated...

...treated as valid, if it is authentic, and its value can be credited to the **account** of the merchant. At least, the merchant is informed during the on-line authorisation, whether...one-way function chain to the payment provider and gets the amount credited to his **account** . If the value of the payment certificate has not been used up, a change is...

...for different values of payment certificates. Fig. 2 shows a method of returning in an **electronic payment** system a change to a payer. Preferably, a payment transaction phase PT precedes the returning...a single certificate. In this case the payer can choose between the change return value **combination** f 0,5 ; 0, 1 1 and f 0, 1 ; 0, 1; 0, 1; 0...

...in messages 250, 25 1. Alternatively, the forwarding can be performed via any other trusted **third party** . As long as the payment provider cannot forward the blinded second signature directly to the...sends the certificate and/or a private key corresponding to the certificate to a trusted **third party** for storing as a backup. This is useful, in case the payment device storing the...e.g., for the purpose of a simulation of a change return transaction of an **electronic payment** system or for a presentation due to product marketing reasons. The returning of change is ...

12/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00901316 **Image available**

ELECTRONIC INTERNATIONAL TRADING
ECHANGES ELECTRONIQUES INTERNATIONAUX

Patent Applicant/Assignee:

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INGERSOLE Kevin John, 2 Surf Rider Avenue, North Avoca, NSW 2260, AU, AU
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200235382 A1 20020502 (WO 0235382)
Application: WO 2001AU614 20010524 (PCT/WO AU0100614)
Priority Application: AU 20001053 20001027

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22574

Fulltext Availability:

Multi-layered user access structure to provide local, regional and
'**global**' access External authority and service provide access.
Control Requirements
For each of the EITS modules...

12/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00896458

POSTAGE METERING SYSTEM HAVING THIRD PARTY PAYMENT CAPABILITY

SYSTEME D'AFFRANCHISSEMENT COMPORTANT UNE CAPACITE DE PAIEMENT PAR UN TIERS

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, US (Nationality)

Inventor(s):

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KRAMER Allen L, 6 Round Hill Road, Middletown, CT 06457, US,

Legal Representative:

MEYER Robert E (agent), Pitney Bowes Inc., 35 Waterview Drive, Shelton,
CT 06484, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229679 A1 20020411 (WO 0229679)

Application: WO 2001US30977 20011004 (PCT/WO US0130977)

Priority Application: US 2000679802 20001005

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 3067

Fulltext Availability:

Claims

Claim

... 50 printed thereon. Additionally, the first mail piece 20a includes an indication 70a of a **third party** payment. In this example, the indication 70a represents a donation of \$0.1 0 that...

...50 printed thereon. Additionally, the first mail piece 20a includes an indication 70b of a **third party** payment. In this example, the indication 70b represents payment of the user's electricity **bill**. Preferably, the recipient address 50 of the second mailpiece 20b is an address designated by...

...29679 PCT/US01/30977

8

a date for dispatch of the desired payment to the **third party** payee 206. Preferably, the data center 200 utilizes a data acquisition screen with pull down menus to facilitate acquisition of this data. Next, at 510, the **accounting** module 208 of the data center 200 reconciles the transaction by debiting the user **account** 204 for the postage and the desired payment and coordinating payment to the payee 206. Those skilled in the art will recognize that if the user's **account** does not contain sufficient funds to cover this transaction, then the user will be prompted to recharge the postage **account** or terminate the transaction. Preferably, the payment is dispatched on behalf of the user via **electronic funds transfer** on the date specified 10 by the user to the payee's bank using the...

...Next, at 512, the mailpiece 20 is printed with the postal indicia 30 and

the **third party** payment indication 70. Preferably, the **third party** payment indication 70 includes an amount, a payee identifier and a user ...is deposited with the carrier (postal authority) for delivery. It should be understood that the **third party** payment indication 70 might serve in two different capacities. In the case of a donation, the mailpiece 20 may or may not be sent the **third party**. Thus, the **third party** payment indication 70 serves primarily as an advertisement. On the other hand, in the case of **bill** payment, it is intended that the mailpiece 20 be sent to the **third party**. In this manner, the **third party** payment indication 70 serves as notice to the **third party** that payment has been arranged and will be provided by the data center 200. In other words, the **third party** payment indication 70 may be viewed as a receipt that indicates that the user has...

...the data center 200 is a trusted entity, this is a better indication for the **third party** that the payment is +kn" n r-nimrim nooi ir-mrir%

frr%r-n +In...

12/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00885100 **Image available**

METHOD AND APPARATUS FOR SECURE ELECTRONIC PAYMENTS
PROCEDE ET DISPOSITIF SERVANT A EFFECTUER DES REGLEMENTS ELECTRONIQUES
SECURISES

Patent Applicant/Inventor:

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(Residence), US (Nationality)

Legal Representative:

UZO Chijioke (agent), 11-G Parkwood Drive, South Amboy, NJ 08879, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219234 A1 20020307 (WO 0219234)

Application: WO 2001US41570 20010806 (PCT/WO US0141570)

Priority Application: US 2000650293 20000829

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11575

Fulltext Availability:

Detailed Description

Detailed Description

... the consumer or merchant would not otherwise engage in except for the purpose of prosecuting **electronic payments**. Such system may require that each merchant maintain an **account** with at least one of several creditors, or that each consumer maintain an **account** with every merchant with whom they transact, or that each consumer obtain encryption and decryption...

...for the use of on-line information. The method requires the consumer to establish an **account** with at least one **third party** "banker" and to 1 0 purchase "credit **units**" that have denominations that can be as small as fractions of one cent. The consumer may have **accounts** with more than one "banker" and may use these credit **units** to make on-line purchases.

In view of the foregoing discussion, it is clear that...

12/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00882993 **Image available**

INTERNET-BASED METHOD OF AND SYSTEM FOR AUTHORIZING ELECTRONIC PAYMENT FROM
A BUYER'S FINANCIER TO A SELLER'S FINANCIER IN CONNECTION WITH A
COMMERCIAL TRANSACTION USING TIME-SPACE STAMPING TECHNIQUES
PROCEDE ET SYSTEME FONDES SUR L'INTERNET CONCUS POUR AUTORISER LE PAIEMENT
ELECTRONIQUE PAR LE FINANCIER D'UN ACHETEUR AU FINANCIER D'UN VENDEUR
EN RAPPORT AVEC UNE TRANSACTION COMMERCIALE UTILISANT DES TECHNIQUES
D'ESTAMPILLAGE TEMPS-ESPACE

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200217124 A2 20020228 (WO 0217124)

Application: WO 2001US26619 20010824 (PCT/WO US0126619)

Priority Application: US 2000648818 20000825

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Availability:

Claims

Claim

... transaction terminals used by the buyer and seller, (iii) the buyer's
financial server authorizes **electronic payment** to the seller's
financial server upon confirming that the geographic location of the
buyer...

...time and space (TS) coordinates of buyers and sellers to a commercial
transaction, authorizing an **electronic payment** in a commercial
transaction, and preventing fraudulent repudiation of a contract for
goods and/or...

...are to be purchased by the buyer at the point of purchase when an
authorized **electronic payment** (in money) is made to the seller's
financier by the buyer's financier via an **electronic payment** system
150, or through an exchange of commercial documents transmitted using EDI
techniques supported by...

...are to be delivered to the buyer when the Seller's Financial Server 13
receives **electronic payment** from the Buyer's Financial Server 12 or
in accordance with the terms agreed upon...

...first major step in the third illustrative method involves the Seller
establishing a TS Certification **Account** with the TS Certifying EDI
Transaction Server 10, and thereafter creating a set of Seller **Account**
Records within the RDBMS 18 of the TS Certifying EDI Transaction Server.
As indicated at...

unit (GSU) and having a wireless digital TCP/IP link to the infrastructure of the Internet...

...iv) the goods are delivered to the buyer when the seller's financial server receives **electronic payment** from the buyer's financier server. Method of Carrying Out A Commercial Transaction In Accordance...

...time and space (TS) coordinates of buyers and sellers to a commercial transaction, authorizing an **electronic payment** in a commercial transaction, and preventing fraudulent repudiation of a contract for goods and/or...

...to be purchased by the buyer at point of purchase and sale when an authorized **electronic payment** (in money), is made to the seller's financier by the buyer's financier via an **electronic payment** system; and (4) the goods are to be deliverable (i.e. releasable) to the buyer...

...first major step in the fourth illustrative method involves the Seller establishing a TS Certification **Account** with the TS Certifying Commercial Transaction Server 9, and thereafter creating a set of Seller **Account** Records within the RDBMS 19 of the TS Certifying Commercial Transaction Server 9. As indicated...

...second major step in the fourth illustrative method involves the Buyer establishing a TS Certification **Account** with the TS Certifying Commercial Transaction Server 9, and thereafter creating a set of Buyer **Account** Records within the RDBMS 19 of the TS Certifying Commercial Transaction Server 9. As indicated...support EC-commerce transactions with one or more financial support (e.g. credit or debit) **accounts** maintained with the Seller's Financier, by the Seller. As indicated at Block D in...

...to support ECommerce Transactions with one or more financial support (e.g. credit or debit) **accounts** maintained with the Buyer's Financier, by the Buyer.

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As indicated at Block E...services are purchased by the buyer at point of purchase and sale when an authorized **electronic payment** (in money) is made to the seller's financier by the buyer's financier via an **electronic payment** system, and (4) the goods are deliverable (i.e. releasable) to the buyer when the...

...physically present before the buyer for purchasing using a mobile Internet-enabled transaction terminal embodying a **global** synchronization **unit** (GSU) and having a wireless digital TCP/IP link to the infrastructure of the Internet...

...track the TS coordinates of the transaction terminal, (iii) the buyer's financial server authorizes **electronic payment** to the seller's financial server upon confirrrring that the geographic location of the buyer...Figs. 7B2 through 7B4, enables the parties to transact for goods and/or services using **third party** financial support, e.g. provided by the Buyer's financier who provide, in real-time, effects the transfer of an **electronic payment** of purchase money to the Seller's financier for

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goods and/or services being...

...P in Fig. 7B4, enables the parties to transact for goods and/or services using **third party** financial support (e.g. ...or other central location for storage and processing in connection with order fulfillment and financial **obligations** . A copy of the TS-certified transaction set may also be maintained within a centralized...

CARGO INSURANCE MANAGEMENT SYSTEM

SYSTEME DE GESTION D'ASSURANCE SUR FACULTES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200217032 A2 20020228 (WO 0217032)

Application: WO 2001CA1164 20010817 (PCT/WO CA0101164)

Priority Application: US 2000640742 20000818; CA 2316430 20000818

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CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Claims

Claim

... Cargo Insurance was published for use by a select group of freight forwarders and transportation **intermediaries** by the creators of the current invention. The prior art system, known as CargoCover, was...

...potential number of years at least one of a potential shipper and a potential transportation **intermediary** has been in existence, potential information concerning claims made and potential credit reference information. The...

...set of limit values is built for the potential characteristics. A shipper or a transportation **intermediary** enters registration data comprising identification information, types of commodities shipped, origin and destination countries for...

...the shipments, number of years the at least one of a shipper and a transportation **intermediary** has been in existence, information concerning claims made and credit reference information and stores the...

Figure 46 is a claims letter form screen;

Figure 47 is a shipper or transportation **intermediary** homepage screen;

Figures 48A, 48B are registration page screens;

Figures 49A and 49B are confirmation...to the server using Secure HyperText Transport Protocol (HTTPS).

The system allows shippers and transportation **intermediaries** to initiate

the request for a policy by describing their business requirements.

Preferably, underwriters and...

...the system using credit card or electronic funds transfer, and the system offers a complete **accounts** receivable management system for brokers and underwriters.

The system also preferably provides for the initiation...

...invention is implemented is

illustrated in FIG. 1. Several client machines operated by shippers, transportation **intermediaries**, insurance brokers, insurance underwriters, claims

settling agents, recovery agents, and lawyers are connected to a...change

their name, password and e-mail address, the currency in which to display all **consolidated** amounts, and the minimum value and age for claims to appear on their Status Screen...policy (FIG. 13), restrictions, conditions and risk or war premiums for specific countries (FIG. 14), **billing** information including the frequency of **invoicing**, the type of **invoicing** (flat rate or based on actual premium booked), terms of payment and the credit limit...

...log on to the system, an alternative e-mail address for the electronic transmission of **invoices**, the broker, contact and policy access authorization, as well as an indication whether the created...

...also be viewed by hyperlinking directly from the Status Screen - Claims sections. The system issues **invoices** by e-mail automatically based on the information entered in the Underwriting Screens, as described above. A detailed

accounts receivable is also maintained by the system and payments can be entered and applied against specific **invoices**, individual shipments or left on **account**. A series of drill-down Receivable Screens (FIGs. 24-26) allow users to list overdue receivables, view the **invoices** underlying the receivable balances, and hyperlink to the actual shipments billed in each **invoice**. Credit card and **electronic funds transfer** payments may be made through the system by policyholders, automatically reducing the receivable balance. A...

...a typical first screen or home page that is presented to a shipper or transportation **intermediary** when they first access the web site. it provides information about the use and functionality...

12/3,K/7 (Item 7 from file: 349)
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00878900 **Image available**

MULTIFUNCTIONAL MOBILE BANKING SYSTEM
SYSTEME BANCAIRE MOBILE MULTIFONCTIONS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200213120 A1 20020214 (WO 0213120)
Application: WO 2001US6922 20010305 (PCT/WO US0106922)
Priority Application: US 2000634984 20000808

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 12396

Fulltext Availability:

Detailed Description

Detailed Description

... may direct communications relating to the user's banking services, such as account balance inquiries, **electronic fund transfers**, and other transactions with outside financial institutions, through Communication Gateway 110. Communication Gateway 110 acts...

...or more communications networks. An external data repository, such as data repository 150, contains personalized **account** information for a number of users, thereby enabling additional banking services to be provided to...

...ATMs 161 and 163 and a POS system 162 may also be included in the **integrated** transaction management system 100.

In order to route communications, as referenced above, the Communication ...

12/3,K/8 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00867354 **Image available**

SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING

SYSTEME DE PRETS HYPOTHECAIRES DEPENDANT DES OPERATIONS DE CARTE DE CREDIT

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200201479 A1 20020103 (WO 0201479)

Application: WO 2000US35341 20001222 (PCT/WO US0035341)

Priority Application: US 2000604696 20000626; US 2000669196 20000925

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23099

Fulltext Availability:

Claims

Claim

... processors, database engines, etc.

4 Mortgagor and Mortgage Data (6)

Mortgagor & Mortgage Data (6) represents **third - party** data sent via Electronic File Transfer (EFT) and a TCP/IP network communications system (5). Mongages serviced by the

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invention will...

...Navigator. Help 0 is context-enabled, indexed, and searchable by keyword and phrase.

6 Cardholder **Account** Registration (9)

Cardholder **Account** Registration (9, see Figs. 2, 39 4) illustrates how cardholder applicants can begin the mortgage...

...Fig. 5) shows how credit or other card transaction activity is typically managed through a **third party** and transmitted to the invention, where

appropriate credits are determined and issued.
0 8 C...72) (Fig. 12);
- 2nd Cardholder Allocation (74) (Fig. 13);
- 2nd Cardholder Allocation Restrictions (Fig. 14);
- **Third Party** Allocations (Fig. 21); and
5 - Application Modification (76) (Fig. 15). Settings are stored in the ...Costs/Recurring Costs (130) is selected, the user then determines Payment Method (1 33), with **Electronic Funds Transfer (EFT)** to Payee (1 38) the default. Payment Method (133) initiates a sub-routine to Identify...

...Finally, the Other Payee (1 37) identifier allows the cardholder to assign credit payments to **third parties** with whom the cardholder/homeowner incurs 5 recurring costs, such as utility, tax, and insurance payments. These payments are managed via a **Third Party** Allocation routine described in Fig. 21. (NOTE: in some locations, rmortgagor (1 36) may be...54) is active, the Allocation Format options are visible. The Cardholder or representative selects a **combination** of Percentage Amount (1 70) 0 and/or \$ Amount (1 68) credit allocations for each listed...

...greater than 1 00 percent (1 74). For EXAMPLE 1: credit allocations may be a **combination** of percentages and fixed amounts. For example, a cardholder may elect to direct 50% of...

...1 88). The Cardholder or representative selects whether the Contribution will occur with each Cardholder **Statement** (492) (Fig. 117) or One Time Only. If the latter, the invention 0 processes...

...17 (Reporting) issues the cardholder an electronic and print notification (1 90) with each **Statement** (492) (Fig. 1 7). 5 Upon issuance of the notification, the Cardholder must amend or...Figs. 16 and 17). Turning to Figure 21, which manages the allocation of credits to **Third Party** payees such as insurance, tax, and other entities described herein. **Third party** payees are stored within a **Third - Party** Allocation File (580) unique to each cardholder **account**. Each cardholder file is part of a **universal Third Party** Master Allocation File Master (594), protected by a Firewall (480) from access by individual cardholders...

...that used for other 0 forms of allocations. The cardholder enters a Payee Name and **Account #** (582), the amount of the Credit Allocation (126), the Frequency (584) of the allocation [Note...
...the card.]
Once this data has been entered by the cardholder, the invention searches the **Third Party** Allocation File Master (594) to determine if payment protocols for each specific (inverted exclamation mark) **third party** 0 allocation already exist. If the **third party** data already exists, the cardholder confirms the Payee Data Record (586) and proceeds to select...

...1 33). If data is not available, or is erroneous, the cardholder proceeds to Payee **Account** Information (590), including mailing address, contact information, and other such data as may be required to...

...that completion of the may not always be possible to conduct without human intervention. Some **Third Party** payees may not have **EFT** capability; may refuse to accept credit card payment; may refuse to accept partial payment, etc...

...denial of service. Additionally, the P&H Assessments 0 may be levied (1 39). For **third party** vendors able to participate in this payment system, the user now selects Payment Method (1 33), either an **Electronic Funds Transfer (EFT)** (1 38), or a check to the payee, sent via the monthly **statement** to the cardholder (1 40). This selection process is repeated for each **Third Party** payee. 5 Allocation Settings (78) are confirmed. The Mortgage Data File (1 1 1) and...

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00855139 **Image available**

SYSTEM AND METHOD FOR PROVIDING ELECTRONIC FINANCIAL TRANSACTION SERVICES
SYSTEME ET PROCEDE DE FOURNITURE DE SERVICES DE TRANSACTION FINANCIERE

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 2000204156 20000515; US 2000686711 20001010

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model)
GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility
model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Availability:

Detailed Description

Detailed Description

... limitation. Settlement marketplace 16 may partner with one or more
financial service providers or other **third parties** to render such
services.

Instead or in addition to these or other basic services, settlement...

12/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00852899 **Image available**

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM

SYSTEME ELECTRONIQUE DE PRESENTATION ET DE PAIEMENT DES FACTURES

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200186558 A1 20011115 (WO 0186558)

Application: WO 2001US14885 20010509 (PCT/WO US0114885)

Priority Application: US 2000203038 20000509

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
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Fulltext Availability:

Detailed Description

Detailed Description

... interoperable routing

device. It is 'open' in that any financial institution or financial institution

sponsored **third party** processor may become a Participant.

Furthermore,

the switching network is 'interoperable' in that the **consolidation** of presentment and/or payment of **bills** may be accomplished using a single system. In a preferred embodiment the switching network 1...

...supporting both OFX and IFX messages. Alternatively, any other type of message standard protocol for **EBPP** may be used. The system is flexible in that each Participant may use its own...

12/3,K/11 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00846460 **Image available**

A METHOD AND SYSTEM FOR A VIRTUAL SAFE

PROCEDE ET SYSTEME POUR UN COFFRE-FORT VIRTUEL

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200180190 A1 20011025 (WO 0180190)

Application: WO 2001CA504 20010417 (PCT/WO CA0100504)

Priority Application: CA 2305249 20000414

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CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Availability:

Detailed Description

Detailed Description

... is one where the parties to a transaction are joined through a network to a **third party** and communicate with this **third party** (Le. server) during the course of the transaction. When transactions are executed on an online...

...an offline system, two parties exchange funds without any communication with a bank or other **third party** during the transaction. Offline systems normally require hardware devices such as smart cards to provide ...

12/3,K/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00846391 **Image available**

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD PROVIDING BILLER DIRECTORIES

SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT DE FACTURES ELECTRONIQUES ET PROCEDE PERMETTANT D'OBTENIR DES ANNUAIRES DE FOURNISSEURS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200180102 A1 20011025 (WO 0180102)

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2306589 20000426

Parent Application/Grant:

Related by Continuation to: US 2000552459 20000418 (CON)

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DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

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SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 2515

Fulltext Availability:

Detailed Description

Detailed Description

... Path to Your E-mail" PC Week Online, September 26, 1999.).

The presentment aspect of **EBPP** increasingly involves **intermediary** providers. On the biller side, the biller may employ a **bill** staging service, such as a **bill** publisher or
SUBSTITUTE SHEET (RULE 26)

consolidator. On the customer side, the customer may employ his/her own private **consolidator** or an online **bill** payment service (The various types of **EBPP** service providers are described in detail in NACHA, Council for Electronic **Billing** and Payment, "An Overview of Electronic **Bill** Presentment and Payment Operating Models", April 9, 1999).

Ideally, each of these links in the...

12/3,K/13 (Item 13 from file: 349)

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00844329 **Image available**

**ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEMS AND PROCESSES
SYSTEMES ET PROCEDES DE PRESENTATION ET DE PAIEMENT DE FACTURES
ELECTRONIQUES**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200177938 A2 20011018 (WO 0177938)

Application: WO 2001US10138 20010329 (PCT/WO US0110138)

Priority Application: US 2000543938 20000406

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15631

Fulltext Availability:

Detailed Description

Detailed Description

... for a reduction in cost, risk, and internal staffing by outsourcing
the EBPP to a **third party consolidator**. Here, the **electronic
payment** processor takes on a lock box function of holding and moving
cash during **billing** and payment. The payment processor performs an
aggregation function by presenting multiple billers' **statements** at a
single, **consolidating** web site. Not only does interposition of the
consolidator and its interface between billers and consumers interrupt
any existing relationship and potential to build...

12/3,K/14 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00838893

**METHODS AND SYSTEMS FOR PROVIDING AN ELECTRONIC ACCOUNT TO A CUSTOMER
PROCEDES ET SYSTEMES SERVANT A OUVRIR UN COMPTE ELECTRONIQUE POUR UN CLIENT**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171541 A2 20010927 (WO 0171541)

Application: WO 2001US8492 20010316 (PCT/WO US0108492)

Priority Application: US 2000189983 20000317

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
*SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15682

Fulltext Availability:
Detailed Description

Detailed Description

... bill details) and bill summary information (e.g., overall balance due, biller identifier, etc.) from a **third - party EBPP** system (step 3008), which in turn obtains **bill** details from a remote biller, e.g., via a network. (step 3010). The payer also can also obtain historical information such as payment history and past **bills** .

Figure 31 is a flowchart for processing an electronic payment consistent with conventional systems. To...

12/3,K/15 (Item 15 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00838309 **Image available**

METHODS AND SYSTEMS FOR PROOFING IDENTITIES USING A CERTIFICATE AUTHORITY PROCEDES ET SYSTEMES DESTINES A CONTROLER DES IDENTITES AU MOYEN D'UN ORGANISME DE CERTIFICATION

Patent Applicant/Assignee:

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Washington, DC 20260-1135, US, US (Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200172011 A2-A3 20010927 (WO 0172011)

Application: WO 2001US8490 20010316 (PCT/WO US0108490)

Priority Application: US 2000189983 20000317

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 15658

Fulltext Availability:
Detailed Description

Detailed Description

... details) and bill summary information (e.g., overall balance due, biller identifier, etc.) from a **third - party EBPP** system (step 3008), which in turn obtains **bill** details from a remote biller, e.g., via a network. (step 3010). The payer also can also obtain historical information such as payment history and past **bills** .

Figure 31 is a flowchart for processing an electronic payment consistent

with conventional systems. To...

12/3,K/16 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00837963 **Image available**

METHODS AND SYSTEMS FOR ESTABLISHING AN ELECTRONIC ACCOUNT FOR A CUSTOMER
PROCEDES ET SYSTEMES SERVANT A OUVRIR UN COMPTE ELECTRONIQUE POUR UN CLIENT
Patent Applicant/Assignee:

UNITED STATES POSTAL SERVICE, 475 L'Enfant Plaza, S.W., Room 6344,
Washington, DC 20260-1135, US, US (Residence), US (Nationality)

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171610 A2 20010927 (WO 0171610)

Application: WO 2001US8491 20010316 (PCT/WO US0108491)

Priority Application: US 2000189983 20000317

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18988

Fulltext Availability:

Detailed Description

Detailed Description

... is a flowchart of an embodiment'in which an EBPP system is provided by a **third party** 3001 and offered to the payer via the electronic **account** system. The payer can access his SEM to view **bill** summaries and **bill** detail (step 3002) and to view historical **bills** and/or payment information (step 3004). The **bills** may be issued by a plurality of billers, but the **bills** can be **consolidated** and presented to the payer using a single, seamless user interface. When the payer accesses embodiment, the SEM obtains **bill** detail (i.e., line by line **bill** details) and **bill** summary information (e.g., overall balance due, biller identifier, etc.) from a **third - party EBPP** system (step 3008), which in turn obtains **bill** details from a remote biller, e.g., via a network. (step 3010). The payer also can also obtain historical information such as payment history and past **bills** .

Figure 31 is a flowchart for processing an electronic payment consistent with conventional systems. To...

12/3,K/17 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00837906 **Image available**

METHODS AND SYSTEMS FOR LINKING AN ELECTRONIC ADDRESS TO A PHYSICAL ADDRESS
OF A CUSTOMER

PROCEDES ET SYSTEMES DESTINES A RELIER UNE ADRESSE ELECTRONIQUE A UNE
ADRESSE PHYSIQUE D'UN CLIENT

Patent Applicant/Assignee:

UNITED STATES POSTAL SERVICE, 475 L'Enfant Plaza, S.W., Room 6344,
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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow Garrett &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171540 A2 20010927 (WO 0171540)

Application: WO 2001US8487 20010316 (PCT/WO US0108487)

Priority Application: US 2000189983 20000317

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16729

Fulltext Availability:

Detailed Description

Detailed Description

... details) and bill summary information (e.g., overall balance due,
biller identifier, etc.) from a **third - party** 'EBPP' system (step
3008), which in turn obtains **bill** details from a remote biller, e.g.,
via a network.. (step 3010). The payer also can also obtain historical
information such as payment history and past **bills** .

Figure 31 is a flowchart for processing an electronic payment consistent
with conventional systems. To...

12/3,K/18 (Item 18 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00837837 **Image available**

METHODS AND SYSTEMS FOR PROVIDING A SECURE ELECTRONIC MAILBOX

**PROCEDES ET SYSTEMES PERMETTANT D'OBTENIR UNE BOITE AUX LETTRES
ELECTRONIQUE SECURISEE**

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow, Garrett &
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171463 A2 20010927 (WO 0171463)

Application: WO 2001US8488 20010316 (PCT/WO US0108488)

Priority Application: US 2000189983 20000317

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 20910

Fulltext Availability:
Detailed Description

Detailed Description

... details) and bill summary information (e.g., overall balance due, biller identifier, etc.) from a **third - party EBPP** system (step 3008), which in turn obtains **bill** details from a remote biller, e.g., via a network. (step 3010). The payer also can also obtain historical information such as payment 1 5 history and past **bills** .

Figure 31 is a flowchart for processing an electronic payment consistent with cohv'entional systems...

12/3,K/19 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00836826

EARLY-PAYMENT DISCOUNT FOR E-BILLING SYSTEM

RABAIS POUR PAIEMENT RAPIDE POUR SYSTEME DE FACTURATION ELECTRONIQUE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200169501 A1 20010920 (WO 0169501)

Application: WO 2001US8113 20010314 (PCT/WO US0108113)

Priority Application: US 2000189224 20000314

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7676

Fulltext Availability:
Detailed Description

Detailed Description

... now described with respect to Figure 3(c). As illustrated in Figure 3(c), the **third - party EBPP** server 195 hosts the Oracle database 210 that warehouses all customer **invoice** data in a format accessible by the web-server interface. The stored **bills** include all necessary information to generate a complete **invoice** for the customer including **bill** summary, **bill** detail, and all data elements originally defined in the **statement** definition. A method is additionally invoked to apply business rules for determining whether the customer...

...processes, e.g., an HTML server 250 - 10 and the Oracle® database 210. Compressed customer **invoice** data in the database is instantiated only on request via the interface which serves requests from a web application, or alternately from scheduled processes from a **Consolidated Service Provider (CSP)** that facilitates the transport of information.

[281 Before bill data is presented...

12/3,K/20 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00835845 **Image available**

DISALLOW PAYMENT FOR E-BILLING SYSTEM

REFUS DE PAIEMENT POUR SYSTEME DE FACTURATION ELECTRONIQUE

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200169502 A1 20010920 (WO 0169502)

Application: WO 2001US8114 20010314 (PCT/WO US0108114)

Priority Application: US 2000189225 20000314

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6539

Fulltext Availability:

Detailed Description

Detailed Description

... now described with respect to Figure 3(c). As illustrated in Figure 3(c), the **third - party EBPP** server 195 hosts the Oracle database 210 that warehouses all customer **invoice** data in a format accessible by the web-server interface. The stored **bills** include all necessary information to generate a complete **invoice** for 9 the customer including **bill** summary, **bill** detail, and all data elements originally defined in the **statement** definition. A method is additionally invoked to apply business rules for determining whether the customer...

...processes, e.g., an HTML server 250 and the Oracle@ database 21 0. Compressed customer **invoice** data in the database is instantiated only on request via the interface which serves requests from a web application, or alternately from scheduled processes from a **Consolidated** Service Provider (CSP) that facilitates the transport of information.

1261 Before bill data is presented...

12/3,K/21 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00828062 **Image available**

WORKERS' COMPENSATION INFORMATION PROCESSING SYSTEM

SYSTEME DE TRAITEMENT D'INFORMATIONS RELATIVES A L'INDEMNISATION POUR ACCIDENT DE TRAVAIL

Patent Applicant/Assignee:

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Legal Representative:

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1404, Alexandria, VA 22313-1404, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200161608 A1 20010823 (WO 0161608)

Application: WO 2001US5138 20010216 (PCT/WO US0105138)

Priority Application: US 2000506432 20000217

Parent Application/Grant:

Related by Continuation to: US 2000506432 20000217 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7367

Fulltext Availability:

Claims

Claim

... worksheets.

8 Electronic Bill Submission: This is a part of the overall business process.

9 **Electronic Fund Transfer** System: Once the **bill** has been processed and authorization is obtained from both sides, the **bills** can be paid automatically with an electronic transfer between provider and payee. Fig. 1 illustrates...

...Compensation claim number.

Additionally, In one embodiment, the Workers' Compensation software includes medical report and **billing** software which automatically makes inquiry as to the Workers' Compensation claim number and inserts the claim number, once obtained, into reports and **bills** to be sent out. The system automatically attempts to get a Workers' Compensation claim number whenever a report or **bill** is to be transmitted. The advantage of the system of the present invention for the payer is that more of the reports and **bills** are received having a Workers' Compensation claim number attached. This reduces the number of unmatched **bills** and speeds up the processing of the reports and **bills**. The correct **bills** can be paid quickly which reduces the problem of duplicate **bills**. The Workers' Compensation claim verification system 44 is also not payer system dependent. Multiple payers...

...variety of different payers. The system of the present invention speeds up the payment of **bills** to the provider, thus providing an advantage to the provider. The payer computer systems are...

...system can be batched in some circumstances, For example, for large-scale providers such as **billing** services, it makes sense to batch all inquiries until nighttime. The Workers' Compensation claim verification...

...given medical treatment report should be sent to a human case manager or whether the **bill** should be automatically processed. The criteria used by the electronic report filtering system 76 is...files have the disadvantage that it can be difficult to match the attachments with the

reports. Fig. 8C illustrates an alert E-mail which is sent by the Workers
...

...102. The system allows the user at the provider computer to input
information identifying a **bill** and request a status for the **bill**. The
Workers' Compensation server 102 then produces an
E-mail as shown in Fig. 9D...

...the payer computer. In this
embodiment, the received E-mail includes a link with a **Universal**
Resource (URL) that instructs the Workers' Compensation server 102 to
produce a dynamically created response...

...dynamically created response form allows the payer
to input information concerning the status of the **bill**. In an alternate
embodiment, the system can automatically search the payer computer
database to determine the status of the **bill**. Once the payer inputs a
response, a response E-mail is automatically created and sent...

12/3,K/22 (Item 22 from file: 349)
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00822334 **Image available**

PAYMENT DEVICE AND METHOD FOR SECURE PAYMENT
DISPOSITIF DE PAIEMENT ET PROCEDE DE PAIEMENT SECURISE

Patent Applicant/Assignee:

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US)

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FI,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200155979 A1 20010802 (WO 0155979)

Application: WO 2001FI63 20010124 (PCT/WO FI0100063)

Priority Application: FI 2000135 20000124

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY

BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK

(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA

MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)

SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Finnish

Fulltext Word Count: 9827

Fulltext Availability:

Claims

Claim

... different telecommunication networks. In a
mobile communication network, e.g. in the GSM system
(GSM, **Global** System for Mobile communications) , it is
possible to make and pay different purchases with the...

...on the security of the effecting of the
payment.

On the whole, there are several **electronic**
payment modes differing from one another developed in
conjunction with the Internet. Examples of these are is based on

...of the client and the electronic identity. The certificate is issued by the trusted **third party** TTP, which also updates the certificate database CERT. The trusted **third party** TTP is advantageously used to mean a certificate authority. In the example as shown in...

...network. The payment service equipment PS further comprises a generation block PAY for generating the **bill** ing ticket connected with the payment transaction. The telecommunication block PB is used to send and receive the confirmation of order connected with the **billing** ticket. The identification block ID is used to identify the client based on the...

...a system which actually deb its the client's payment card and correspondingly credits the **account** of the service provider SP with ...and a password. In addition, the client has got a certificate issued by a trusted **third party** . The certificate has been saved, e.g. to the certificate database of the payment service...

12/3,K/23 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00807441 **Image available**

SERVER-BASED BILLING AND PAYMENT SYSTEM
SYSTEME DE FACTURATION ET DE PAIEMENT BASE SERVEUR

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141020 A1 20010607 (WO 0141020)

Application: WO 2000US32729 20001201 (PCT/WO US0032729)

Priority Application: US 99168940 19991203; US 2000527560 20000316; US
2000527208 20000316; US 2000526791 20000316; US 2000526792 20000316; US
2000526793 20000316; US 2000527209 20000316

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

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Fulltext Availability:

Claims

Claim

... although other utilities are contemplated herein.

2 Brief Description of Related Art

I I Traditional **bill** presentment and payment solutions between customers (payors) and suppliers (billers) include paper-based **invoice** presentment and payment. In this scenario, the steps required to send an **invoice** (on the biller's side) and receive, and pay an **invoice** (on the payor's side) relies on a series of paper-based procedures, sometimes across multiple, decentralized parties. For example, typical paper-based **invoice** 1 6 presentment and payment relies on first distributing

invoices via mail that typically takes 1 7 3-5 days to reach particular payors. In...

...organizations, it is desirable (and 1 8 usually required) to include separation of duties between **invoice** approval and actual 1 9 payment, for audit purposes. Accordingly, **invoices**, once received, may go through several steps before payment is made. Upon receipt by an organization, the **invoice** must 2 1 be approved by a purchasing manager, who determines if the **invoice** is accurate with respect to price, goods received, and/or discount terms. If not, this individual can, and usually will adjust the **invoice** directly, with handwritten adjustments to correct the **invoice**. Otherwise, payment is made to an otherwise unadjusted **invoice**. The **invoice** is then forwarded to the next individual in the **accounts** payable chain, until ultimately the **invoice** is authorized for payment. Another individual is typically responsible for creating and distributing a check...

...must then go through further processing at either the bank or at the biller's **accounts** receivable department. From

I

distribution of the **invoice** by the biller to cash being posted by the biller's **accounts** receivable (A/R), the typical time is two weeks or more. Moreover, any adjustments to the **invoice** made by the payor are not reflected in the biller's AIR, and thus, an...

...adding to the delay. On the payor's side, information must be manually input into **accounts** payable (A/P). Additionally, payors are not given choices for payment methods since typically the...

...payment, i.e., company check, or some other pre-arranged payment option. In this conventional **bill** payment methodology, billers are disadvantageously unaware of the reasoning behind a payor's refusal to pay an entire **bill**. Likewise, payors I I are usually unaware of potential discount terms, offers, or other deals not reflected in the **invoice**, and thus, often fail to maximize the relationship between buyer and seller.

To alleviate some of the above-mentioned drawbacks of paper-based **bill** presentment and payment, several electronic solutions have been proposed. In U.S. 1 5 Patent No. 5,699,528 issued to Hogan, a **bill** delivery and payment system is disclosed in 1 6 which users are able to access a server computer on a communications network to obtain **bill** information and pay **bills**. The server computer hosts a website type interface for **bill** 1 8 payors to access via the internet (or, worldwide web) using a personal computer. **Bill** 1 9 information (forwarded from a biller) is provided in a user's mailbox, which is accessed by the interface to penult users to view the **bill** information and instruct the server computer to pay the **invoice**. Once a user has accessed an **invoice**, the user is pennitted to include payment data of the payment type, for example, credit card and/or checking, payment amount, desired payment date, etc. Additionally, this **bill** payment system can provide a grievance process whereby a subscriber may put the entire or a partial **bill** amount in dispute. A similar example can be found in U.S. Patent No. 5...

...to Bednar et al. This patent discloses a system for creating, presenting, paying and reconciling **bills** electronically. The system includes an electronic **bill** presenter which receives **bill** data from billers and forwards this data to one or more **bill** payers. The **bill** payer can view

2

I the electronic **bill** data, and create an electronic **bill** payment instruction, that is sent to the **bill** presenter. The **bill** presenter forwards the payment instruction data to the appropriate financial institution for payment. This patent...

...288 issued to Chang, et al. which provides a system and method for automated electronic **bill** processing by **integrating** a community of payors, payees, payor banks and payee banks interconnected by a computer

levels of **invoice** review and payment 1 7 authorization, access control data module 36 includes a list of...

...passwords, and essentially comprises access logic to establish a chain of events for a given **invoice** . Essentially, access control defines who (within the payor organization) can change the payor profile 34, who can review an **invoice** , who can adjudicate and 2 1 **invoice** , and who can authorize and make payment on an **invoice** . Access control also preferably automatically forwards an **invoice** along the payor's define chain of individuals, using password-protected mailboxes established within the...and the biller, based on the I I data modules set out above. Additionally, the **invoice** data will include dispute rules, payment options, settlement date and other data for that payor in the appropriate, 3 predefined, data field within the **invoice** . Moreover, the system advantageously permits multiple billers; to be related to multiple payors, and v...

12/3,K/24 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00803562 **Image available**

SYSTEM AND METHOD FOR ORDERING SAMPLE QUANTITIES OVER A NETWORK
SYSTEME ET PROCEDE POUR COMMANDER DES QUANTITES D'ECHANTILLONS SUR UN RESEAU

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200137114 A1 20010525 (WO 0137114)
Application: WO 99US27176 19991117 (PCT/WO US9927176)
Priority Application: WO 99US27176 19991117

Parent Application/Grant:

Related by Continuation to: US 98192848 19981116 (CON)

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25389

Fulltext Availability:

Claims

Claim

... A: USD4000.00

50: ORDERING CUSTOMER:

.....
.....
John Smith
.....
8 Oak Street

..... International

application No.

INTERNATIONAL SEARCH REPORT PCT/US99/27176

A. CLASSIFICATION OF SUBJECT...step when the document is document referring to an oral disclosure, use, exhibition or other **combined** with one or more other such documents, such **combination** means being obvious to a person skilled in the art

.P. document published prior to...

...for Creating Online 1-4

Marketplace. Business Wire. Page 04280202. 28 April 1998.

A Corporate **EFT** Reports. Technology Center. Vol. 18, No. 2. 4 1-4

February 1998.

A Trade Access...

12/3,K/25 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00803559 **Image available**

SYSTEM AND METHOD FOR IMPLEMENTING ON-SITE ELECTRONIC PURCHASING USING USER-OPERATED TERMINALS

SYSTEME ET PROCEDE POUR LA MISE EN OEUVRE D'ACHATS ELECTRONIQUES AU MOYEN DE TERMINAUX D'UTILISATEUR

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(Residence), US (Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200137109 A1 20010525 (WO 0137109)

Application: WO 2000US31888 20001120 (PCT/WO US0031888)

Priority Application: US 99166548 19991119

Designated States: AL AM AU BA BG BR CA CN CZ EE GE HR HU ID IL IS JP KE KP KR KZ LK LR LT LV MD MG MK MN MW MX NO NZ PL RO RU SD SG SI SK TJ TR UA US UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 23883

Fulltext Availability:

Detailed Description

Detailed Description

... as the customer's database (E-CommerceBox) in the online database servers.

2. The iPOS **unit** : (interactive Point-of-Sale **unit**), which is interactive advertising-based commercial PDA that is also capable of providing onsite payment...the advertising and the associated E-Lead data that can be generated by the iPOS **unit** and subsequently uploaded to the online servers for **intermediary** ECurrency services, which are similar to what the iACT **unit** can provide. In addition, it is linked with cashier's POS station, so customers can be informed of any itemized **charge** , make **electronic payment** and receive rewards during the transaction.

3. The iPOP unit- (interactive Point-of-Purchase unit...

12/3,K/26 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00788853 **Image available**

A METHOD FOR THE SECURE TRANSFER OF PAYMENTS
PROCEDE DE TRANSFERT DE PAIEMENTS SECURISE

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, IE (Residence), IE (Nationality), (For all designated states except:
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200122374 A1 20010329 (WO 0122374)

Application: WO 2000IE101 20000907 (PCT/WO IE0000101)

Priority Application: EP 99650088 19990922; US 2000200672 20000428; US
2000567975 20000510

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DE
(utility model) DK DK (utility model) DM EE ES FI GB GD GE GH GM HR HU ID
IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17440

Fulltext Availability:

Claims

Claim

... The authentication
will be done in the usual way using a user name and password **combination**

entered by the card holder and verified against a database maintained by
the authentication server...

...to the card issuer computer and in one embodiment the cookie contains
the payment card **account** number in encrypted form and an expiration
date for the cookie. Figs. 7 and 8...the authorization requesting the
back-end format to the issuing bank typically using as an **intermediary**
a card association network such as VISANet. There is, strictly speaking,
no reason in principle...

...t be carried out by the merchant computer itself. It would thus be
possible to **combine** the functionality of the merchant computer and the
merchant payment acquirer computer into the one...server.

2 5

It will also be appreciated that with the present invention that these
electronic payments assist the financial institution by lowering the
amount of data entry required and thus the...

12/3,K/27 (Item 27 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00787016 **Image available**

**METHOD AND SYSTEM FOR IMPLEMENTING AND BILLING WAP AND INTERNET SERVICES
PROCEDE ET SYSTEME DE MISE EN OEUVRE ET DE FACTURATION DE SERVICES WAP ET
INTERNET**

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Patent and Priority Information (Country, Number, Date):

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Application: WO 2000FI775 20000914 (PCT/WO FI0000775)

Priority Application: FI 991958 19990915

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BZ CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK
(utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model)
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 20432

Fulltext Availability:

Claims

Claim

- ... complete questionnaires/fon-ns, and send information required by the service provider or some other **third party**, during the main service, in such a way that a **third party**, e.g., an advertiser pays the for customer's call/data transmission costs or some other service with a **charge**. By means of this procedure, the user receives free or partly-paid data transmission services...
- ...service/product and during the same session the user can, if desired, make an agreement, **join** a particular activity as a member, participate in a lottery and competitions, etc. and nevertheless use a service (such as a call) that is free or only partly **charged**. In the riftanner disclosed by this invention, it is possible to better exploit the possibilities...
- ...advertisements unless they benefit concretely and directly. According to this invention, all services stibject to **charges** can be provided to users free or partly paid for, if, for instance, infori-nation...to the user's ten-ninal device directs the network 3 or a separate computer **unit** 2 and/or 3 to **charge** the **account** of the sender of the inforination (such as an advertisement) such as a **third party**. The **third party** can be a local switching centre 5 or central equipment such as a WAP gateway...
- ...advertisements) lire sent between these messages. In this invention, a card refers to a data **unit**, which can be shown to the user and/or which can determine how the user...a possibility to continue the use of the main service as a service with a **charge** or else the service is limited 18. In that case, the user's smart-card containing **charges** or their **account** can be **charged** for the service with a **charge**, call, etc. For example, a short message of each reply can be sent by means...
- ...terminal device I to the appropriate server 2, in which the messages are taken into **account**, for example, for **billing** a **third party**. Such messages can partly or entirely function as **billing** records sent by the

terminal device. In the invention, it is possible to utilize SIM...

...I- <http://keskus.tct.hut.fi/opetus/s38130Hs96/aikataulu.shtml> (Internet Over Short Message Services, **Integrated** Short Message Services, Author: Behruz Vazvan, @ 1996); 2- <http://Web.tcm.hut.fi/Opinnot/Tik109.501/1998/rapportit.htm> (**Electronic Payment** Services, chapters 7 - 8, Author: Behruz Vazvan, 1998). According to one preferred embodiment of the response is not intended to approve the payment of a **bill** or otherwise for trading, as such solutions are known from the aforesaid patents (FI100137, FI102020...

...from the user as a precondition for using the main service, e.g., to pay **bills** , to read e-mail, to use banking services, etc. and for a call/data transmission...

...certain condition, in which case the service desired by the user (the main service) is **charged** on the basis of using a service (the side service) offered by the service provider...

...the service. Customers who do not respond to the question, or respond wrongly can be **charged** for the call or prevented from using the service 15, 18. Thus, the free or...5 and service-specifically. For this reason, the advertiser will be prepared to pay the **charge** for, e.g., the user's call/data transmission ...reply 19 in the advertisement. Alternatively, the reply can be sent 23 to the computer **unit** 2 (server etc.) of the service provider/content provider, in which the reply can be ...

...according to the user's profile, to take the so-called user's experience into **account** according to the user's reactions, for example, by recording in server 2 how rapidly...

...side service. For example, the user can activate a banking service, for example, to pay **bills** . Once the user has paid the **bill** , for example, using an **account** transfer service and the service is

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00783297 **Image available**

METHOD AND APPARATUS FOR NETWORK-BASED AUTOMATED INSURANCE TRANSACTION PROCESSING

PROCEDE ET APPAREIL DE TRAITEMENT AUTOMATISE DE TRANSACTIONS D'ASSURANCE A PARTIR D'UN RESEAU

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

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 Priority Application: US 99386732 19990831

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LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
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Fulltext Word Count: 7710

Fulltext Availability:

Claims

Claim

... maintenance of insurance policies to potential clients. Additionally, claims processing and monetary transactions, such as **bill** payment or payment under a claim, have been accomplished largely by paper means. To initiate...

...department, step I IO, and forwards the client's down-payment to the company's **billing** department, step 109, where it is held until a decision regarding the issuance of the...

...a policy issues, a legal notice is issued to that effect, step 126, and a **bill** reflecting the final premium is generated. Typically, the insurance company's **billing** department credits the client's original down-payment toward the premium. If the amount of...

...solutions, and storing said solution. It is also an object to provide computer access to **third party** financial institutions to allow electronic transfer of funds

3

Summary of the Invention

The present **billing** schedules. An insurance agent can login to the system over the network and gain access...

...candidate policies and in response the system issues the selected policy and generates a corresponding **billing** schedule. Payments against the policy premium can be made electronically by credit and debit card, payroll deduction, or **electronic funds transfer**. Additionally, insurance claims may be filed over the network, and a claims adjuster and an...

...for storing data produced during a particular user session. The Core includes interfaces to related **third party** service providers (e.g., credit card and **third party** information source companies). The user management subsystem includes a group of software applications which may ...

...carrier based information for different users, as appropriate. Once a policy has been issued, a **billing** engine i hin the Core generates a **billing** schedule. issues **bills** and **invoices**, and applies payments wit received to existing **accounts**. At the center of the Core is a transaction engine which controls the general tasking...

...carriers' (i.e., providers or companies) multiple lines of business, issue insurance policies, and generate **billing** schedules. The system includes capabilities to determine and present insurance policy information from one or...within the Core, but clients may only have privileges to review an existing policy and **account** information, and agents may only have privileges to generate, renew, and review a policy. Consequently...

...carrier's application 204 also allows the carrier to access and manipulate existing policy and **account** information (stored in the long ten-n database 265), accomplish payment transactions, generate new policies...

...as business and underwriting rules for each insurance carrier (in database 255), client policy and **account** information (in database 245 and/or I I

a. WUI Server 232
The WUI server...2, users remotely perform a variety of transactions, such as obtain policy rate quotes, access **billing** information, and process claims. To facilitate the input of relevant information for processing a transaction...

...WUI pages, sections, etc. and to create carrier products (e.g., rate quote products).

f. **Billing** Engine 242
The **billing** engine 242 generates a **billing** schedule, that is, a schedule of payments. issues **bills** and **invoices**, and applies payments. The **billing** engine 242 accesses t ir party 1 9 transfers, and credit/debit card transactions. 9...

...described herein are intended to be illustrative and not exhaustive.

b. 3d Party Interfaces 250
Third party interfaces 250 include interfaces to a variety of entities and services useful in automating the transaction processing of the insurance processing system 200. More specifically, the **third party** interfaces are responsible for retrieving underwriting verification data from industry specific service bureaus, transferring policy...

...to carriers, and importing data to system Framework databases from carriers for the purpose of **billing** and claims inquiry. Such **third parties** also include banks (as shown in Figure 6) and credit card companies, as well as other financial institutions, accessed for **electronic fund transfers**, payroll deductions, credit card **charges** and so on to pay premiums and other insurance related expenses or to issue refunds or pay outs. **Third parties** may also provide financial information. For example, the system may interface with First ...end dedicated SQL servers 620 and 630a-b that are single-homed, not routed. The **third party** interface server 650 runs system custom software to access 3" party data sources 655 linked...

...distributed among these sources based on user logon and therefore may be grouped in logical **units**, such as all agents in one or more states. The databases shown in Figure 6...

...and maintenance of the system and for analyzing carrier and agent related information including client **account** information. Additionally, there is a **third party** interface server 650 which is used, for example, by the **billing** engine 242 and underwriting engine 238 of the Core. As an example, the **billing** engine may use the **third party** interface server to exchange information necessary to conduct **electronic fund transfers** with a bank or between banks 655, or among other financial institutions. The **third party** interface 650 is also used to access data from information providers during the underwriting and...

12/3,K/29 (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00769406 **Image available**
INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM
SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES
PAR L'INTERNET
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(Residence), US (Nationality)

Legal Representative:

COVERSTONE Thomas E (agent), Burns, Doane, Swecker & Mathis, LLP, P.O.
Box 1404, Alexandria, VA 22313-1404, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200102927 A2-A3 20010111 (WO 0102927)

Application: WO 2000US16739 20000616 (PCT/WO US0016739)

Priority Application: US 99334688 19990617

Parent Application/Grant:

Related by Continuation to: US 99334688 19990617 (CON)

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DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 51133

Fulltext Availability:

Claims

Claim

... record to a related RMA record to a related credit record for purposes
of re- **invoicing** .

The extraordinary information access afforded by the present system

120

makes possible and practical widespread...

...or her job from anywhere in the world. Operations within the performance
domain ensure realtime **accountability** .

More particularly, open navigation breaks down department barriers and
creates cyber departments. With open navigation, employees are no longer
bound by physical location or department. Cooperation between users, such
as **joint** creations of quotes, is easily achieved, with the result that
numerous meetings required in the...

...load). Inconsistencies are reported, e.g.via email, to responsible
personnel. This feature,

121

in **combination** with the fact that data is only touched once, results in
a very high level...

...the data to be entered is beyond the control of the system, for example
vendor **invoice** number and amount. In these instances, manual entry is
permitted but with checks for duplicate...may take the form of the user
adding a searchable and classifiable text entry that **accounts** for the
unanticipated event, or may require the intervention of a programmer to
make code...

...database constitute central tables about which substantially all
activity revolves. The item is the "atomic **unit** " that forms the basis
of a substantial portion of all of the other records within...entries are
rigorously qualified. For example, following sales, process flow may
continue to Demand Support, **Accounting** , Purchasing, Receiving,
Assembly, and Shipping.

During the process external influences occur. An external influence
(change...

...conventional business process, the circular automated business process
of Figure 166B revolves around a single **integrated** database that
accumulates information regarding every important activity of every user

125

and defines a...

The

invoice then goes through the same payment steps as COG **invoices**, namely review, pre-approval, approval, and scheduling to a vendor payment register. In the case...

...be set by partner. In an exemplary embodiment, the Nitely Update (NUD) routine checks unpaid **invoices** and either schedules payment in an open payment register (non-COG register) or opens a...

...come in over budget, it cannot be paid through the non-nal flow of vendor **invoice** verification. Rather, CFO approval is required to add additional monies to the budget, which will most often come from another budget **account** that affects the user.

To avoid the need for budget realignment, an incentive

ive...

12/3,K/30 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00766076 **Image available**

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT

PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS VIRTUELS

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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BIRCH David, 1 Armdale Road, Woking, Surrey GU21 3LP, GB,

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US 2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Fulltext Availability:

Claims

Claim

... ordering goods, services and content from computers connected to the

...particular type of coupling medium. The buyer's computer 50 also includes a processing unit 61, a display 62 and a memory 63. The memory 63 generally comprises a...registered participant of the virtual payment system prior to performing any virtual payment account transactions. It will be appreciated that these components may be stored on a computer-readable...

...and a particular type of coupling medium. The seller server 51 also includes a processing unit 71, a display 72 and a memory 73. The memory 73 generally comprises a random...

...device, such as a hard disk drive, tape drive, optical drive, floppy disk drive, or combination thereof. In one actual embodiment of the present invention, the memory contains a product database...

...and the particular type of coupling medium.
The commerce gateway 52 also includes a processing unit 81, a display 82 and a memory 83. The memory 83 generally comprises a random...

...device, such as a hard disk drive, tape drive, optical drive, floppy disk drive, or combination thereof. The memory 83 stores the program code and data necessary for authorizing a seller...

...in accordance with the present invention for determining the credit worthiness of an applicant. An account identification container generator component 88 is also stored in memory 83 for determining an internal account identification. A report server 85 is also stored in memory 83 for processing request for reports and consolidating information for requested reports. Also stored in the memory 83 is a credit processing server...

...appreciated that the transaction server component 84, the credit processing server adapter component 86, the account identification container generator component 88, and the enrollment server component 89 may be stored on...

12/3,K/31 (Item 31 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00764274 **Image available**

**METHOD AND APPARATUS FOR FACILITATING ANONYMOUS TRANSACTIONS
PROCEDE ET APPAREIL PERMETTANT DE FAVORISER DES TRANSACTIONS ANONYMES**

Patent Applicant/Inventor:

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, US (Nationality)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200077701 A1 20001221 (WO 0077701)
Application: WO 2000US15786 20000608 (PCT/WO US0015786)
Priority Application: US 99139101 19990612; US 99144737 19990721; US
2000531705 20000320

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US VU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20032

Privacy system 12 sends the customer uniform **bill** of sale to the customer 20 via the customer interface 14. 1522
Customer 20 reviews the customer uniform **bill** of sale and makes chaOM- if ne=p[y. 1524
Customer 20 initiates a purchase...

...Continued Privacy system 12 receives the customer order in the form of this customer uniform **bill** of sale, and initiates a transaction history file and posts the order. 1528
Privacy system...system 12 creates a unique merchant/customer identifier. 1534
Privacy system 12 generates a merchant **bill** of sale. 1536
Privacy system sends the merchant **bill** of sale to the merchant interface 16. Importantly, the privacy funds 34 are provided in the merchant **bill** of sale. 1638
Merchant interface 16 processes merchant **bill** of sale. 1540
Merchant 22 picks a shipper 25 to deliver the item(s) 60...

...step when the document is document referring to an oral disclosure, use, exhibition or other **combined** with one or more other such documents, such **combination** in eans being obvious to a person skilled in the art
.P. document published prior...

12/3,K/32 (Item 32 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073957 A2-A3 20001207 (WO 0073957)
Application: WO 2000US14420 20000525 (PCT/WO US0014420)
Priority Application: US 99321492 19990527

Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY
CA CH CN CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE EE (utility model) ES FI FI (utility model) GB GD GE GH
GM HR HU ID IL IN IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK
(utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150171

12/3,K/33 (Item 33 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00760515 **Image available**

METHOD AND SYSTEM FOR INTERNET BANKING AND FINANCIAL SERVICES
PROCEDE ET SYSTEME DE SERVICES BANCAIRES ET FINANCIERS SUR INTERNET

Patent Applicant/Assignee:

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, US (Nationality), (Designated only for: US)
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Legal Representative:

ELLIS William T (agent), Foley & Lardner, 3000 K Street, N.W., Suite 500,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073933 A2 20001207 (WO 0073933)
Application: WO 2000US14728 20000526 (PCT/WO US0014728)
Priority Application: US 99136400 19990527

Parent Application/Grant:

Related by Continuation to: US 99136400 19990527 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25685

Fulltext Availability:

Claims

Claim

... of an online filling of an application form by one of the client and a
third party at an online terminal.

109. The computer implemented method according to claim 108, wherein the
...

...investment asset and a specific time determined by the client or a
provider of the **integrated** financial management **account**. 113. The
computer implemented method according to claim 71, further including
the steps of:
storing information regarding pledges of additional qualified assets in
the
loan component data associated with the **account** file;
calculating and providing an additional loan against the pledged assets
and storing the additional loan information in the loan component data
associated with the
account file; and
investing the proceeds of the loan to purchase additional investment
assets and storing information regarding the additional investment assets
in the investment component data associated with the **account** file. 114.
The computer implemented method according to claim 71, wherein the step
of qualifying...

...and appraisal on a property that is associated with the loan component
data in the **account** file.

115. The computer implemented method according to claim 71, further
comprising displaying **account** management options for a client to
administer the **integrated** financial management **account** online on a
real or near real time basis seven days a week and twenty...

...hours a day. 116. The computer implemented method according to claim 71,
further including displaying **account** management options for a client to

I - 1103

BILL CUSTOMER
CREDIT CARD FOR
OPTIONAL INSURANCE
ORDERED
1 @@1104
CLOSEACCOUNT
I
RETAIN CUSTOMER @@1105
IN...

...LOAN DISPLAY

CLIENT
1206 CHOICES N1 212
1
YES 1208
I ? OPEN NEW
OPEN NEW **ACCOUNT** (S) 213
NO 7 IFMA
I A/C
CLOSE A/C c D
FlGm 12...

12/3,K/34 (Item 34 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00755443 **Image available**

CORPORATE INTRANET BANKING SYSTEM AND METHOD

SYSTEME BANCAIRE DE RESEAU INTERNE D'ENTREPRISE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Inventor(s):

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MOONEY James A, 160-43 27th Avenue, Flushing, NY 11358, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200068853 A2 20001116 (WO 0068853)

Application: WO 2000US12559 20000509 (PCT/WO US0012559)

Priority Application: US 99133386 19990510; US 99427999 19991027

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8997

Fulltext Availability:

Claims

Claim

... Number if applying for Chase Continental Debit Card:

6 Authorization

I am applying for the **accounts** and services checked above. I agree to
the Deposit **Account** Agreement and Disclosures that will be mailed to me
for these **accounts** and services. If I do not have a Chase Banking Card,
I request that I be issued one and understand that eligible **accounts**
may be linked to it. These linked **accounts** , whether singly or

...pq ENTERS DATA ON WFS WITH DAILY - INCLUDING
SINAPS, MD ACTIVITY REPORT, LETTER, ACI
OPENS **ACCOUNT** , I AGREEMENT
CHECKS MD ATM 540 DISCLOSURE
CARD ORDERED, SERVICELINE
MAIL-ME CODE VIFS FILLS...

...625 MD CORRECT
r646 r640
cn
r- CUSTOMER
co CUSTOMER
cn CHECKS AND CUSTOMER
i **ACCOUNT**
--i
AUTOMATICALLY ATM CARD(s) VERIFICATION
Y
M OPENED AND AUTOMATICALL AUTOMATICAI.12
cn
ORDERED...

...INTO
DATABASE
c:
r@
M
r660
r6
EMPLOYEE EMPLOYER
AUTOMATICALLY AUTOMATICALLY
NOTIFIED FOR
NOTIFIED OF
ACCOUNT OPENING Ulm DEPOSIT
MD SENT A
GREETING
PACKAGE

12/3,K/35 (Item 35 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00743967 **Image available**

AUTOMATIC TRANSACTION CLEARING SYSTEM AND METHOD
SYSTEME ET PROCEDE DE COMPENSATION PAR TRANSACTION AUTOMATIQUE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

STAHL Charles S Jr, 279 Oakton Court, Lisle, IL 60532, US, US (Residence)
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US (Nationality), (Designated only for: US)

LICHTMAN Herbert R, Suite 1811, 151 North Michigan Avenue, Chicago, IL
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CLARK Michael R, Unit 202, 525 West Oakdale, Chicago, IL 60657, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200057337 A1 20000928 (WO 0057337)

Application: WO 2000US8284 20000324 (PCT/WO US0008284)

Priority Application: US 99126204 19990325

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30046

Fulltext Availability:

Claims

Claim

... the transfer of their funds and products via user interaction and use of a secure **third party** ,

1@ tronSGCtion holding occounCIDIRECTLY interfaced with a global Money Center Bank. Why take chances? Regardless...

...of automatically depositing funds directl into your bank account by using a secure form of **Electronic Fund Transfer (EFT)** that is commonly used by banks domestically. This method is FREE and is faster and...can only

F g. 6 C

transfer funds TO your bank, eClearing CANNOT debit any **accounts**

You may add more banking infor motion at any time by selecting the Add New...

...you may not change or edit your bank information. If you should change banks, an **account** number, add new **accounts** , or wish to select another disbursment option for existing or new **accounts** , simply enter all the information for the new options from the Main Menu item Add...

...domestic U.S. or International bank transfer (via international SWIFT system) will incur a processing **fee** of \$15. Please provide the following bank information carefully. Accuracy is very important. You maywish...

...be able to receive disbursements by mailed chegck.

The following banking information is required for **EFT** , Wire, and SWIFT transaction.

0 Domestic **EFT**

Type of transfer 0 Domestic Wire

0 International SWIFT

Financial Institution

ABA or SWIFT Routing

Number

Location (city, State, country)

Account Name

Account Number

Section 3 of 4. Username and Password

Your Username is the way that your...

...Conditions Arbitration Info

F g. 8 A

clearing Main Menu

Welcome Mast Management (morkmgr / Busisness **Account**)!

Manage Your Transactions. Create a New Transaction.

Go to the Messaage Center. (You have no messages.)

View Active Transactions. Demand Binding Arbitration. Manage Your **Account** .

Edit Your Contact Information,

Edit your Username and Password. Add New Banking Information.

Terminate Your **Account** .

[Home Benifits of eClearing Sign Me Up I Log Me In]

[Step-by-Step Guide...

rusties,
 ' **Busisness Account**
 Msg re Seller Truck Parts, Inc, To much money has been
 truckster, received
 Trans #34 **Busisness Account**
 [Home I Benifits of eClearing Sign Me Up I Log Me In]
 [Step-by-Step...

...I Arbitration Info
 Welcome Mast Management
 Quick Summary
 Transaction Number 33
 Buyer Halmert (barney/**Busisness Account** has proposed the transaction
 described below. Please use the buttons at the bottom of this...

...cleared funds, you will be instructed to ship the goods. eClearing will
 deduct a transaction **fee** of \$15.00 before distributing funds to you.
 This is computed according to our sliding scle of transaction **fees** .
 Deal Terms
 Current Transaction Information
 Transaction Number 6
 Buyer Halmart, barney
Busisness Account
 Seller Waste Management, dennis
Busisness Account
 Transaction Description month of mar waste removal
 Transaction Amount \$1,000.00
 Automatic Release Interval...

...s Payment Information
 Transaction Amount \$1 t 000. 00
 Annual F e -\$0.00
 Transaction **Fee** - \$15.00
 F g,, 9 H
 Outbound Wire/SWIFT **Fee** -\$0.00
 Net Proceedes to Seller \$985.00
 Chronology
 Date Event
 Buyer Barnry proposed to...

12/3,K/36 (Item 36 from file: 349)
 DIALOG(R)File 349:PCT FULLTEXT
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00734785 **Image available**

ELECTRONIC ACCOUNT PRESENTATION AND RESPONSE SYSTEM AND METHOD
PRESENTATION ELECTRONIQUE DE COMPTES ET SYSTEME ET PROCEDE DE REPONSE
 Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st floor, New York, NY 10021
 , US, US (Residence), US (Nationality)

Inventor(s):

RYKOWSKY William E, 43 Long Meadow Place, S. Setauket, NY 11720, US,
 ENSEL Laura A, 244-04 57th Drive, Douglaston, NY 11362, US,
 FUERTES Louis A, The Chase Manhattan Bank, 270 Park Avenue, New York, NY
 10021, US,

Legal Representative:

WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
 1180 Avenue of The Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200048102 A2 20000817 (WO 0048102)
 Application: WO 2000US2674 20000202 (PCT/WO US0002674)
 Priority Application: US 99248495 19990210

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
 DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
 LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
 TM TR TT TZ UA UG UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16174

Fulltext Availability:

Detailed Description

Detailed Description

... site.

Although it represents an advance over the direct presentation model, another disadvantage of the **consolidated** model is that a consumer can only electronically view and pay a subset of its **bills** at the **consolidated** site. The subset is usually defined by the number of billers which a **consolidator** is able to attract to its site. The advantage of the Internet being accessible national-wide (international) is, in part, a disadvantage from the perspective of **EBPP** which must take into **account** regional or local **bills**. For example, two of the monthly **bills** typically paid by most consumers are telephone and utility **bills**. By their very nature, the billers for these services are organized on a regional or local basis. For this reason, **consolidators** have an easier time attracting national billers (e.g., Sears) than they have signing up a local utility company. Another disadvantage for a biller using a **consolidator** is that the biller loses a significant marketing opportunity with respect to its customers. Typically, a **consolidator** will only provide the biller with a limited capability to present marketing materials to its...

...Furthermore,

there exists the potential that a competitor of biller will also appear on the **consolidated** site and potentially drain customers away from the biller. A final and significant disadvantage of **consolidated bill** presentment is that the biller must, in some form, provide its **billing** data to the **consolidator**. Separate from the technical details of formatting its **billing** data in a form which the **consolidator** can use, the biller loses control of the process by the employment of a **consolidator**. Although contractual and legal **obligations** can be created with respect to the **consolidator**, the biller must always be concerned that its customer's **billing** data provided to the **third party consolidator** is not mishandled or misused.

one additional model for EBPP is through the use of...

12/3,K/37 (Item 37 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00733738 **Image available**

SYSTEM AND METHOD FOR CONDUCTING ONLINE FINANCIAL TRANSACTIONS USING
ELECTRONIC FUNDS TRANSFER AND PUBLIC COMMUNICATIONS NETWORKS
SYSTEME ET PROCEDE POUR L'EXECUTION DE TRANSACTIONS FINANCIERES EN LIGNE
VIA DES RESEAUX DE TRANSFERT DE FONDS ELECTRONIQUES ET DE COMMUNICATION
PUBLICS

Patent Applicant/Assignee:

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Inventor(s):

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BHAKTA Rakesh S, 13408 Capadocia Cove, Austin, TX 78727, US
HARTMAN Sam D, 9014 Blue Quail Drive, Austin, TX 78758, US

Legal Representative:

CAYWOOD Michael, Locke Liddell & Sapp, LLP, Suite 300, 100 Congress
Avenue, Austin, TX 78701, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200046725 A1 20000810 (WO 0046725)
Application: WO 2000US3017 20000203 (PCT/WO US0003017)
Priority Application: US 99245790 19990205

Designated States: AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 6116

Fulltext Availability:

Detailed Description

Detailed Description

... system controlled by the financial institution or EFT network.

The stored information must then be **combined** with the transaction information obtained from the customer over the telephone and formatted into a request messaging stream capable of being interpreted by the **EFT** network. The disadvantage of such a system is that financial institutions using this system must convey sensitive customer **account** number and password information to the **third party** vendor maintaining the computer system which processes the requests received via telephone from participating financial institution customers. This transfer and storing of sensitive financial information to and by a **third party** poses a potential security risk.

Another popular method for banking without a teller is through...

12/3,K/38 (Item 38 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00731983 **Image available**

TOKENLESS BIOMETRIC ELECTRONIC DEBIT AND CREDIT TRANSACTIONS

TRANSACTIONS ELECTRONIQUES DE DEBIT ET CREDIT SANS JETON

Patent Applicant/Assignee:

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Inventor(s):

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US

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200045320 A1 20000803 (WO 0045320)
Application: WO 2000US2298 20000131 (PCT/WO US0002298)
Priority Application: US 99239570 19990129

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

PROVIDER BILLING

PROCEDURE ET SYSTEME PERMETTANT LE CODAGE ET LE TRAITEMENT DE FACTURATIONS
RELATIVES A DES PRESTATIONS DE SERVICES DE MEDECINE PARALLELE

Patent Applicant/Assignee:

GIANNINI Jo Melinna,

Inventor(s):

GIANNINI Jo Melinna,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9923589 A1 19990514

Application: WO 97US19419 19971030 (PCT/WO US9719419)

Priority Application: WO 97US19419 19971030

Designated States: AL AU BA BB BG BR BY CA CN CU CZ EE GE HU ID IL IS JP KE

KP KR LC LK LR LS LT LV MG MK MN MX NO NZ PL RO SG TT UA UZ VN YU GH KE

LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB

GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 5700

Fulltext Availability:

Claims

Claim

- ... main databases for identifying,
encoding and calculation of costs of provider
services. A resulting Alternative **Billing** Code (ABC)
is produced which can be compared and correlated with
insurance industry standard codes...
- ...terms stored in databases in the system,
namely tables of Standard Alternative Procedure
Descriptions (SAPDs) , **merged** Provider Average Rates
(PARs) and Relative Value **Units** (RVUs).
The SAPD is a database of terms of standard
vocabulary and terminology used to...
- ...an average rate for each procedure used.
The highest and lowest 100% of provider **charges** are
eliminated before the average rate is calculated.
RVU is a value **unit** given to a particular procedure,
good or service which equates any one service relative
to...
- ...ABC, the provider agrees to a set of
conversion factors used by a payer, i. e . **payment**
units , namely a fixed number of dollars. The relative
cost of a procedure is derived by...
- ...medicine may be used to
establish RVU conversion factors with a payer.
However, Relative Value **Units** (RVUs) may also be
developed by surveying the prevalent provider service
charges in an area where no data exists. The PAR is
divided by the prevalent payer...the claim was filed.
Each provider using this system will have a list of
allowed **charges** for the state in which the provider
practices and a corresponding code to attach.
The system encourages alternative providers to **join**
a managed care network using the ABC coding system to
ascertain rates for services by...
- ...in
turn income. If the provider is not a member of such
a network, any **charges** from the provider above the
payer's usual and customary **fee** schedule, or all
charges as in the case of an HMO, will become the
liability of the patient.
Accordingly...
- ...The present invention relates to a method and system

...in the PD file generated at
 - block 26. Using this system, claims payment determinations by **third - party** payers may also be made based upon this information.
 The system at step 58 also...

...procedure used, as based on inputted claims information. The highest and lowest 10'@. of provider **charges** are eliminated before the average rate is calculated. This information is stored in the PAR...

...calculation of the cost, the PD file of step 26 is now processed to **combine** the SAPD, and APT (from blocks 42, 44, 46) to yield the ABC 34, a...

...intuitive and user-friendly code.
 Such ABC is used to provide insurance carriers and other **third - party** payers (at 50) with the PD code portion and other encoded cost data for payment...column of the conversion table 74 as used by the insurance industry.
 Ultimately, claims processing **fees** may pass along a cost operating the ACS system plus reasonable profits.
 A set user fee may be **charged** to the provider to process claims.
 It is understood that the present invention is not...

12/3,K/41 (Item 41 from file: 349)
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00478152 **Image available**

INTERACTIVE TAX PAYMENT SYSTEM
SYSTEME DE PAIEMENT D'IMPOTS INTERACTIF

Patent Applicant/Assignee:

FIRST DATA CORPORATION,

Inventor(s):

DONLAVAGE Lisa H,
 TAYLOR Scott,
 MASON Michael,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9909504 A1 19990225

Application: WO 98US16741 19980811 (PCT/WO US9816741)

Priority Application: US 97915073 19970820

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW

ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 24205

Fulltext Availability:

Detailed Description

Detailed Description

... processes information for all types of federal tax payments from I 0 individuals, businesses, and **third party** filers (e.g., payroll processors, banks, or other fiduciaries that specialize in tax preparation and...

...a Transaction Processing Server (TPS) on which its EFTPS application runs. The EFTPS application accepts **electronic payments**, passes the payment details to the IRS, and initiates the electronic transfer of funds into the **United States Treasury account**.

Prior to remitting federal tax payments electronically, a taxpayer must

be enrolled in the system...

12/3,K/42 (Item 42 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00475579 **Image available**

ELECTRONIC TAX PAYMENT SYSTEM
SYSTEME D'IMPOSITION ELECTRONIQUE

Patent Applicant/Assignee:

FIRST DATA CORPORATION,

Inventor(s):

DONLAVAGE Lisa H,

SWANSON Douglas,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9906931 A1 19990211

Application: WO 98US14664 19980720 (PCT/WO US9814664)

Priority Application: US 97905437 19970804

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ

VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH

CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW

ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 11499

Fulltext Availability:

Detailed Description

Detailed Description

... accepts and processes information for all types of federal tax payments from individuals, businesses, and **third party** filers (e.g., payroll processors, banks, or other fiduciaries that specialize in tax preparation and...

...a Transaction Processing Server (TPS) on which its EFTPS application runs. The EFTPS application accepts **electronic payments**, passes the payment details to the IRS, and initiates the electronic transfer of funds into the **United States Treasury account**.

Prior to remitting federal tax payments electronically, a taxpayer must be enrolled in the system...

12/3,K/43 (Item 43 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00443703 **Image available**

AUTOMATED BACK OFFICE TRANSACTION METHOD AND SYSTEM
PROCEDE ET SYSTEME AUTOMATISES DE TRANSACTIONS D'ARRIERE-GUICHET

Patent Applicant/Assignee:

WEBBER Donald Gary Jr,

Inventor(s):

WEBBER Donald Gary Jr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9834167 A2 19980806

Application: WO 98US970 19980121 (PCT/WO US9800970)

Priority Application: US 97792925 19970121

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD

MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML

MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 14058

AMENDED SHEET (ARTICLE 19)

performed by hierarchically...the right to lend money to at least one participant, (3) the fulfillment of payment **obligations**, (4) the management of electronic **bills** and/or other **obligations**, and (5) the ability to deliver or otherwise communicate one or more currency objects. 178...credential with one or more of said parties and/or nodes, wherein said credential. in **combination** with protected control information, enables the right to said one or more parties and/or...and survive in information related to usage.

9

AMENDED SHEET (ARTICLE I 9)

. A trusted **third party** certification authority arrangement for use with three or more electronic commerce participant sites each having at least one associated user, said trusted **third party** certification authority arrangement comprising:
a certifying arrangement for certifying at least one commercial capability, commitment...

12/3,K/45 (Item 45 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00294708 **Image available**

MEDICAL TRANSACTION SYSTEM

SYSTEME DE TRANSACTION POUR LE DOMAINE MEDICAL

Patent Applicant/Assignee:

MEDICAL MANAGEMENT RESOURCES INC,

Inventor(s):

BURKS James L,

SCHICK Robert R,

SCHWEITZER Sheila H,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9512857 A1 19950511

Application: WO 94US12633 19941102 (PCT/WO US9412633)

Priority Application: US 93147156 19931102

Designated States: AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU

JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE

SI SK TJ TT UA UZ VN KE MW SD SZ AT BE CH DE DK ES FR GB GR IE IT LU MC

NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 28151

Fulltext Availability:

Claims

Claim

... provide remittance information to the central processing system so the central processing system can generate **electronic funds transfer** messages to financial institutions. Instead, the insurance carriers may generate hard copy checks that are...

...transmit the remittance of the claim to the central processing system which in turn generates **electronic funds transfer** messages in the same format for the financial institutions. As a consequence, only the insurance...

...insurance carrier. Periodically, an insurance carrier may provide the database of remittance information to a **third party** for statistical analysis to determine data such as the most frequent type of treatment for...healthcare claims. What is needed is a medical transaction computer system that is capable of **integrating**

the functions of obtaining medical data records with the function of medical healthcare claim processing...of this embodiment further includes a financial transactor that processes the remittance information to generate **electronic funds transfer** messages that may be transmitted to the financial institutions to transfer money from an insurance carrier **account** to a healthcare provider **account**. The compiler of this embodiment further includes the capability to compile information from the remittance and **electronic funds transfer** messages and associate the compiled information with the generic records in the database generated from...

...system can generate a database from the medical transaction requests, the remittance messages, and the **electronic funds transfer** messages. This database may be statistically analyzed off-line or in a real time manner...

...transactions previously discussed. Thus, this embodiment of the invention provides a medical transaction system that **integrates** the function of providing medical data records with the function of processing medical healthcare claims...5 the medical transaction system 18 include remittance and claim adjudication information from payors, **electronic funds transfer** messages to financial institutions, and medical data records from insurance carriers and medical service sites 18 uses the remittance and claim adjudication information from payors to generate the **electronic fund transfer** messages for debiting and crediting **accounts** at the financial institutions. - 17
As explained in more detail below, the compiler of medical...

...a system is capable of remedying an ill recently noted by the President of the **United States** that there is complete lack of a uniform medical claim in the **United States**. A system incorporating the present 15 invention provides uniformity without imposing the costs...

12/3,K/46 (Item 46 from file: 349)
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00228172

APPARATUS FOR AND METHOD OF BILL PAYMENT

APPAREIL ET PROCEDE PERMETTANT DE REGLER UNE FACTURE

Patent Applicant/Assignee:

CHECKFREE CORPORATION,

Inventor(s):

KIGHT Peter J,
JOHNSON Mark A,
CHRISTENSON Tamara K,
LACH Regina,
POINTER Phillip,
COOK Kenneth,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9302422 A1 19930204

Application: WO 92US5774 19920708 (PCT/WO US9205774)

Priority Application: US 9171 19910725

Designated States: AU JP AT BE CH DE DK ES FR GB GR IT LU MC NL SE

Publication Language: English

Fulltext Word Count: 5218

Fulltext Availability:

Detailed Description

Detailed Description

... a number that passes through the private branch exchange 39 and contacts a voice response **unit** 41 in association with the front end processor 40, After the consumer's payment instructions...

...mode of payment for the service provider to use. One preferred mode of payment is **electronic funds transfer** through the Federal Reserve ACH Network 47, If the service provider is not a bank,, a bank **intermediary** may be needed, to be connected to the Federal Reserve Network. Another payment mode is a **charge** to the consumer's credit card through the RPS Network 49e Additionally,, an IBM Laser...

...post printer 48 may be used by the service provider to send drafts 76 or **consolidated** check 78 (check made payable to a single merchant to cover payments for a number...

...MMF 42 programs, It may also have a tape drive or telecommunication interface for accomplishing **electronic funds transfer** . it should be recognized that various other hardware arrangements could be used to accomplish the...

12/3,K/47 (Item 47 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00198459 **Image available**

REAL TIME INSURANCE ADMINISTRATION AND MEDICAL INFORMATION UTILITY
SERVEUR A GESTION D'ASSURANCES ET A RENSEIGNEMENT MEDICAL EN TEMPS REEL

Patent Applicant/Assignee:

ALCOTT William D III,

DOYLE Findley C Jr,

Inventor(s):

ALCOTT William D III,

DOYLE Findley C Jr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9115817 A1 19911017

Application: WO 91US2366 19910405 (PCT/WO US9102366)

Priority Application: US 90704 19900409

Designated States: AT AU BE CA CH DE DK ES FR GB GR IT JP LU NL SE

Publication Language: English

Fulltext Word Count: 16349

Fulltext Availability:

Claims

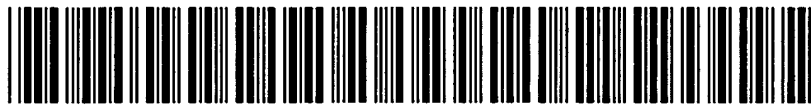
Claim

... by providing timely information necessary to minimize risk of dollar loss by various health care **intermediaries** ,, providers and plan sponsors, or (7) how a closed loop real time system provides a...

...addition, there is another possible source of expense to employers based on departing employees, The **Consolidated** omnibus Budget Reconciliation Act of 1985 (COBRA) (P.L. 99-272) requires that, under certain...financial and clinical data,
Summary of the Invention
In one form of the invention,, a **third party** administrator maintains a real time data base in an administration computer. The data base includes...same day the treatment is provided, Thus,, the system abolishes the necessity for follow-up **billing** and collection efforts.
SUBSTITUTE SHEET
Since it is common in two-earner families for...

...paid by each of the plans for an

identified group member. Furthermore, the central processing unit, by using this record,, will be able to authorize and transfer the funds from the...or to ascertain his/her blood type, et cetera, To this endr the central processing unit is 5 programmed to provide a streamlined mode of inquiry whereby, after the member has...if necessary and permits the physician to choose the method of payment, whether check or electronic funds transfer to his account . If the amount of reimbursement is less than the normal charge made by the physician, a balance would exist. The physician then gives the patient an...



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